



## CB Top Ten Report

Ranking the Top Ten Percent of Banks by Peer Group

June 30, 2022 YTD



**I. OVERVIEW**

|                                      |        |
|--------------------------------------|--------|
| ◆ Table of Contents                  | Page 2 |
| ◆ Purpose, Methodology & Definitions | Page 2 |
| ◆ Executive Summary                  | Page 3 |

**II. C-CORP TOP TEN PERCENT**

|   |         |
|---|---------|
| ◆ Peer Group 1: Less Than \$100 Million | Page 4  |
| ◆ Peer Group 2: \$100-249 Million       | Page 6  |
| ◆ Peer Group 3: \$250-499 Million       | Page 10 |
| ◆ Peer Group 4: \$500-999 Million       | Page 14 |
| ◆ Peer Group 5: \$1-5 Billion           | Page 16 |

**II. SUB-S TOP TEN PERCENT**

|   |         |
|---|---------|
| ◆ Peer Group 1: Less Than \$100 Million | Page 20 |
| ◆ Peer Group 2: \$100-249 Million       | Page 22 |
| ◆ Peer Group 3: \$250-499 Million       | Page 24 |
| ◆ Peer Group 4: \$500-999 Million       | Page 26 |
| ◆ Peer Group 5: \$1-5 Billion           | Page 27 |

**Purpose**

The purpose of the CB Top Ten™ is to provide a comparative summary, by peer group, of the top ten percent of banks based upon key performance indicators, selected by CB Resource, Inc.

**Components**

The report ranks the top ten percent of banks within each peer group by eight performance indicators. The report is separated between C corporation (C-Corp) banks and subchapter S (Sub-S) banks. For each peer group the report includes a listing in alphabetical order of the banks falling within the top ten percent of their group and a scorecard ranking those banks based upon their composite scores.

Scorecards, developed by CB Resource, are used to rank banks against their peers based upon key performance indicators. The Scorecards represent a numerical ranking of key indicators comparing the financial health of each institution. These indicators include: asset growth rate (AGR), return on average assets (ROAA), return on average equity (ROAE), net interest margin (NIM), efficiency ratio (ER), non-performing assets (NPA), non interest-bearing deposits (NIBD), and non-interest income (NII).

**Definitions & Ratios**

- **Asset Growth Rate:** Current period total assets less previous period total assets (annualized) as a percent of previous period total assets.
- **Return on Average Assets:** Net income after taxes and extraordinary items (annualized) as a percent of average total assets.
- **Return on Average Equity:** Net income after taxes and extraordinary items (annualized) as a percent of average total equity.
- **Net Interest Margin:** Total interest income less total interest expense (annualized) as a percent of average earning assets.
- **Efficiency Ratio:** Noninterest expenses minus (foreclosed property expense + amortization of intangibles & goodwill impairment) as a percent of the sum of net interest income plus total noninterest income.
- **Non-Performing Assets to Assets:** The sum of loans and leases which are on nonaccrual status, past due 90 days or more, and non-investment other real estate owned as a percent of total assets.
- **Non Interest-Bearing Deposits to Deposits:** The sum of total demand deposits and noninterest-bearing time and savings deposits held in domestic offices as a percent of total deposits. Transaction accounts: The sum of the following accounts held in domestic offices: Negotiable Order of Withdrawal (NOW) accounts, Automated Transfer Service (ATS) accounts and telephone or preauthorized transfer accounts, as a percentage of total deposits.
- **Non-Interest Income to Average Assets:** Income derived from bank services and sources other than interest bearing assets (annualized) as a percent of average assets.

**The Report**

The data was compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from FDIC and other sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by CB Resource, Inc. The information is presented in the form of financial ratios. Ratio definitions are provided at the end of this report.

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C-Corp Peer Group Summary

| Peer Group 1: Less Than \$100 Million  | AGR   | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
|--|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median                | 11.03 | 1.46 | 12.00 | 3.53 | 58.54 | 0.01 | 32.01 | 0.69 |
| Top Ten Percent: Average               | 14.97 | 2.16 | 14.23 | 3.64 | 60.19 | 0.32 | 34.36 | 3.59 |
| All Banks: Median                      | 1.88  | 0.44 | 3.80  | 2.90 | 81.87 | 0.14 | 23.03 | 0.26 |
| All Banks: Average                     | 3.28  | 0.47 | 4.03  | 2.95 | 83.43 | 0.57 | 23.39 | 0.46 |
| <b>Peer Group 2: \$100-249 Million</b> |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 8.32  | 1.30 | 12.88 | 3.73 | 59.46 | 0.04 | 30.84 | 0.62 |
| Top Ten Percent: Average               | 9.48  | 1.35 | 13.67 | 3.87 | 58.85 | 0.19 | 32.49 | 0.81 |
| All Banks: Median                      | 3.39  | 0.71 | 7.14  | 3.11 | 71.45 | 0.19 | 25.14 | 0.39 |
| All Banks: Average                     | 3.94  | 0.72 | 7.17  | 3.13 | 72.65 | 0.37 | 25.43 | 0.45 |
| <b>Peer Group 3: \$250-499 Million</b> |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 10.12 | 1.43 | 14.27 | 3.78 | 54.47 | 0.11 | 31.89 | 0.74 |
| Top Ten Percent: Average               | 12.66 | 1.51 | 14.92 | 3.88 | 54.98 | 0.20 | 32.94 | 1.13 |
| All Banks: Median                      | 2.34  | 0.84 | 8.75  | 3.17 | 67.38 | 0.21 | 24.60 | 0.44 |
| All Banks: Average                     | 3.78  | 0.85 | 8.65  | 3.20 | 68.79 | 0.32 | 25.79 | 0.54 |
| <b>Peer Group 4: \$500-999 Million</b> |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 12.33 | 1.50 | 15.97 | 3.93 | 54.46 | 0.08 | 31.98 | 0.79 |
| Top Ten Percent: Average               | 14.37 | 1.63 | 17.48 | 3.92 | 53.59 | 0.17 | 32.48 | 1.03 |
| All Banks: Median                      | 2.89  | 0.93 | 9.99  | 3.15 | 64.71 | 0.18 | 25.09 | 0.52 |
| All Banks: Average                     | 4.13  | 0.94 | 10.04 | 3.21 | 65.47 | 0.29 | 25.61 | 0.60 |
| <b>Peer Group 5: \$1-5 Billion</b>     |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 11.69 | 1.67 | 16.50 | 3.78 | 48.60 | 0.11 | 37.00 | 1.02 |
| Top Ten Percent: Average               | 13.48 | 1.80 | 17.04 | 3.95 | 49.20 | 0.20 | 36.70 | 1.24 |
| All Banks: Median                      | 3.39  | 1.03 | 10.90 | 3.21 | 61.97 | 0.20 | 27.49 | 0.60 |
| All Banks: Average                     | 4.76  | 1.04 | 10.88 | 3.22 | 62.15 | 0.30 | 28.01 | 0.70 |

Sub-S Peer Group Summary

| Peer Group 1: Less Than \$100 Million  | AGR   | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
|--|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median                | 9.21  | 1.61 | 16.19 | 3.89 | 61.11 | 0.04 | 34.19 | 0.70 |
| Top Ten Percent: Average               | 9.58  | 1.79 | 18.04 | 4.17 | 59.97 | 0.39 | 33.32 | 0.96 |
| All Banks: Median                      | 1.71  | 0.81 | 8.54  | 3.03 | 71.75 | 0.15 | 26.21 | 0.32 |
| All Banks: Average                     | 2.08  | 0.84 | 8.75  | 3.14 | 73.25 | 0.54 | 27.89 | 0.38 |
| <b>Peer Group 2: \$100-249 Million</b> |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 6.72  | 1.74 | 18.66 | 3.66 | 55.04 | 0.01 | 32.45 | 0.60 |
| Top Ten Percent: Average               | 9.04  | 1.76 | 19.75 | 3.74 | 54.95 | 0.17 | 34.26 | 0.64 |
| All Banks: Median                      | 1.74  | 1.07 | 12.00 | 3.16 | 66.68 | 0.13 | 26.58 | 0.42 |
| All Banks: Average                     | 1.98  | 1.10 | 12.31 | 3.20 | 66.30 | 0.35 | 27.24 | 0.48 |
| <b>Peer Group 3: \$250-499 Million</b> |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 9.59  | 2.03 | 21.51 | 3.85 | 52.05 | 0.08 | 34.71 | 0.68 |
| Top Ten Percent: Average               | 11.56 | 2.05 | 22.77 | 3.89 | 51.87 | 0.17 | 35.49 | 0.74 |
| All Banks: Median                      | 1.34  | 1.21 | 14.07 | 3.24 | 62.79 | 0.18 | 25.96 | 0.51 |
| All Banks: Average                     | 2.37  | 1.25 | 14.39 | 3.27 | 62.92 | 0.33 | 26.38 | 0.55 |
| <b>Peer Group 4: \$500-999 Million</b> |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 4.78  | 1.91 | 23.49 | 3.65 | 50.47 | 0.16 | 32.78 | 0.76 |
| Top Ten Percent: Average               | 8.51  | 2.05 | 24.11 | 3.66 | 49.91 | 0.19 | 32.24 | 0.79 |
| All Banks: Median                      | 1.00  | 1.36 | 15.45 | 3.27 | 62.00 | 0.20 | 27.48 | 0.57 |
| All Banks: Average                     | 2.63  | 1.35 | 15.51 | 3.28 | 61.31 | 0.33 | 28.32 | 0.64 |
| <b>Peer Group 5: \$1-5 Billion</b>     |       |      |       |      |       |      |       |      |
| Top Ten Percent: Median                | 12.16 | 2.19 | 23.56 | 3.39 | 51.03 | 0.18 | 40.07 | 1.10 |
| Top Ten Percent: Average               | 35.67 | 2.71 | 27.26 | 3.68 | 50.34 | 0.15 | 38.66 | 2.59 |
| All Banks: Median                      | 3.20  | 1.45 | 17.62 | 3.11 | 59.29 | 0.15 | 27.78 | 0.72 |
| All Banks: Average                     | 4.19  | 1.51 | 17.65 | 3.13 | 59.05 | 0.25 | 28.60 | 0.94 |

LEGEND: RK-Rank, AGR-Asset Growth Rate, ROAA-Return on Average Assets, ROAE-Return on Average Equity, NIM-Net Interest Margin, ER-Efficiency Ratio, NPA-Non-Performing Assets to Total Assets, NIBD-Non Interest-Bearing Deposits to Total Deposits, NII-Non-Interest Income to Average Assets.

## C-Corp Top Ten Percent: Who They Are

Number of Institutions in Peer Group: **475**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **Less Than \$100 Million**

| Institution Name                             | FDIC Cert. | City, State        | Assets (\$000) | Employees | Branches |
|--|------------|--------------------|----------------|-----------|----------|
| American Exchange Bank, Lindsay, Oklahoma    | 2328       | Lindsay, OK        | 88,968         | 15        | 1        |
| Amistad Bank                                 | 26658      | Del Rio, TX        | 56,627         | 13        | 1        |
| Bank of Billings                             | 16959      | Billings, MO       | 84,635         | 21        | 2        |
| Bank of Cattaraugus                          | 9406       | Cattaraugus, NY    | 28,999         | 8         | 1        |
| Bank of Lake Village                         | 15547      | Lake Village, AR   | 82,608         | 15        | 2        |
| Bank of Locust Grove                         | 16795      | Locust Grove, OK   | 52,003         | 15        | 1        |
| Bank of Orchard                              | 16905      | Orchard, NE        | 33,257         | 6         | 1        |
| Benton County State Bank                     | 13774      | Blairstown, IA     | 48,956         | 7         | 1        |
| Bonduel State Bank                           | 11235      | Bonduel, WI        | 99,714         | 10        | 1        |
| Breda Savings Bank                           | 5792       | Breda, IA          | 77,356         | 7         | 1        |
| Carver State Bank                            | 16584      | Savannah, GA       | 84,014         | 15        | 2        |
| CBW Bank                                     | 13959      | Weir, KS           | 68,254         | 23        | 1        |
| Chambers State Bank                          | 13251      | Chambers, NE       | 78,174         | 10        | 2        |
| Citizens State Bank                          | 16581      | Anton, TX          | 53,648         | 11        | 1        |
| Comerica Bank & Trust, N.A.                  | 1596       | Ann Arbor, MI      | 90,574         | 117       | 1        |
| Community Bank of Easton                     | 18568      | Easton, IL         | 42,481         | 4         | 1        |
| Corebank                                     | 18063      | Waynoka, OK        | 85,370         | 13        | 1        |
| Credit First N.A.                            | 33855      | Brook Park, OH     | 38,731         | 126       | 1        |
| Farmers and Merchants Savings Bank           | 10492      | Iowa City, IA      | 90,139         | 13        | 3        |
| Farmers and Merchants State Bank of Bushnell | 11324      | Bushnell, IL       | 93,246         | 19        | 2        |
| Farmers State Bank of Newcastle              | 14404      | Newcastle, TX      | 56,241         | 9         | 1        |
| First Bank of Pike                           | 9070       | Molena, GA         | 77,705         | 24        | 3        |
| First Capital Bank                           | 3399       | Quanah, TX         | 91,961         | 26        | 2        |
| First Colorado National Bank                 | 3047       | Paonia, CO         | 85,044         | 18        | 2        |
| First National Bank                          | 4111       | Heavener, OK       | 96,480         | 34        | 2        |
| First Naturalstate Bank                      | 21379      | Mcgehee, AR        | 86,909         | 18        | 3        |
| First State Bank in Temple                   | 5999       | Temple, OK         | 26,836         | 9         | 1        |
| Genesis Bank                                 | 15817      | Benoit, MS         | 34,415         | 10        | 1        |
| Headwaters State Bank                        | 9035       | Land O Lakes, WI   | 99,836         | 13        | 2        |
| Holladay Bank & Trust                        | 21448      | Salt Lake City, UT | 67,234         | 11        | 1        |
| HSBC Trust Company (Delaware), N.A.          | 58188      | Wilmington, DE     | 55,574         | 2         | 1        |
| ITS Bank                                     | 34619      | Johnston, IA       | 9,385          | 0         | 1        |
| Kinmundy Bank                                | 3805       | Kinmundy, IL       | 64,082         | 9         | 1        |
| Lakeside Bank of Salina                      | 21255      | Salina, OK         | 52,128         | 14        | 1        |
| Lamont Bank of St. John                      | 8681       | Saint John, WA     | 67,295         | 5         | 1        |
| McClave State Bank                           | 11261      | McClave, CO        | 48,417         | 9         | 1        |
| Portage Bank                                 | 8197       | Ceylon, MN         | 54,030         | 17        | 1        |
| Prudential Bank & Trust, FSB                 | 32957      | Hartford, CT       | 30,958         | 5         | 1        |
| Pulaski Savings Bank                         | 28611      | Chicago, IL        | 53,137         | 6         | 1        |
| State Bank of Chandler                       | 8858       | Chandler, MN       | 64,341         | 9         | 1        |
| The Bank of Houston                          | 13960      | Houston, MO        | 51,427         | 20        | 1        |
| The Commercial Bank                          | 19595      | Mason, TX          | 90,784         | 11        | 1        |
| The Exchange State Bank                      | 16094      | Springville, IA    | 54,451         | 8         | 2        |
| The First National Bank of Orwell            | 6280       | Orwell, VT         | 86,239         | 16        | 2        |
| The Pataskala Banking Company                | 9440       | Pataskala, OH      | 43,268         | 14        | 3        |
| The Santa Anna National Bank                 | 5520       | Santa Anna, TX     | 55,822         | 12        | 1        |
| United Trust Bank                            | 35393      | Palos Heights, IL  | 93,440         | 110       | 1        |
| Washita Valley Bank                          | 2308       | Fort Cobb, OK      | 53,414         | 12        | 1        |

## C-Corp Top Ten Percent: How They Rank

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 11.03 | 1.46 | 12.00 | 3.53 | 58.54 | 0.01 | 32.01 | 0.69 |
| Top Ten Percent: Average | 14.97 | 2.16 | 14.23 | 3.64 | 60.19 | 0.32 | 34.36 | 3.59 |
| All Banks: Median        | 1.88  | 0.44 | 3.80  | 2.90 | 81.87 | 0.14 | 23.03 | 0.26 |
| All Banks: Average       | 3.28  | 0.47 | 4.03  | 2.95 | 83.43 | 0.57 | 23.39 | 0.46 |

| CB Scorecard Key Performance Indicators |  |         |       |       |       |       |      |        |        |
|---|--|---------|-------|-------|-------|-------|------|--------|--------|
| RK                                      | Institution Name                             | AGR     | ROAA  | ROAE  | NIM   | ER    | NPA  | NIBD   | NII    |
| 1                                       | Amistad Bank                                 | 45.66   | 1.40  | 13.13 | 3.36  | 65.71 | 0.00 | 44.53  | 2.13   |
| 2                                       | American Exchange Bank, Lindsay, Oklahoma    | 18.87   | 1.70  | 18.23 | 3.04  | 48.82 | 0.00 | 35.97  | 1.14   |
| 3                                       | Headwaters State Bank                        | 37.58   | 5.76  | 40.96 | 25.03 | 75.16 | 0.01 | 39.70  | 1.44   |
| 4                                       | Portage Bank                                 | 66.22   | 1.84  | 18.04 | 5.74  | 57.38 | 0.00 | 7.31   | 1.67   |
| 5                                       | Comerica Bank & Trust, N.A.                  | 34.25   | 36.43 | 39.05 | 1.41  | 59.91 | 0.00 | 100.00 | 118.67 |
| 6                                       | Bank of Locust Grove                         | 11.02   | 1.51  | 13.88 | 4.60  | 58.61 | 0.14 | 28.59  | 0.85   |
| 7                                       | CBW Bank                                     | 9.00    | 3.27  | 12.40 | 1.65  | 60.38 | 0.00 | 84.11  | 9.88   |
| 8                                       | First Naturalstate Bank                      | 5.79    | 1.59  | 17.77 | 3.44  | 51.57 | 0.14 | 40.25  | 0.78   |
| 9                                       | Bonduel State Bank                           | 11.51   | 2.81  | 21.46 | 2.71  | 32.24 | 0.10 | 39.86  | 2.39   |
| 10                                      | Breda Savings Bank                           | (4.90)  | 1.68  | 22.52 | 3.46  | 34.54 | 0.00 | 34.55  | 0.38   |
| 11                                      | Benton County State Bank                     | 6.80    | 1.31  | 9.92  | 3.03  | 54.62 | 0.00 | 27.08  | 0.94   |
| 12                                      | The Santa Anna National Bank                 | (13.07) | 1.50  | 16.54 | 4.08  | 56.60 | 0.00 | 30.79  | 0.52   |
| 13                                      | The Bank of Houston                          | 0.59    | 1.13  | 8.30  | 4.63  | 68.65 | 0.00 | 22.39  | 4.23   |
| 14                                      | The Commercial Bank                          | 26.24   | 1.45  | 19.47 | 3.84  | 48.88 | 0.00 | 17.33  | 0.18   |
| 15                                      | Bank of Lake Village                         | 18.51   | 1.24  | 11.06 | 3.26  | 61.82 | 0.41 | 40.97  | 0.69   |
| 16                                      | Lakeside Bank of Salina                      | 13.63   | 1.63  | 16.15 | 5.12  | 53.11 | 1.01 | 28.21  | 0.66   |
| 17                                      | Farmers and Merchants Savings Bank           | (2.85)  | 1.37  | 9.73  | 3.32  | 56.75 | 0.01 | 75.53  | 0.65   |
| 18                                      | Genesis Bank                                 | 43.10   | 0.85  | 4.95  | 6.17  | 84.33 | 0.22 | 66.80  | 1.64   |
| 19                                      | Bank of Billings                             | 12.83   | 1.00  | 8.54  | 4.71  | 70.84 | 0.32 | 38.61  | 0.48   |
| 20                                      | The Pataskala Banking Company                | 6.05    | 2.40  | 45.32 | 3.14  | 55.74 | 0.87 | 36.16  | 3.06   |
| 21                                      | Kinmundy Bank                                | 10.88   | 1.46  | 12.76 | 3.39  | 45.33 | 0.35 | 28.96  | 0.56   |
| 22                                      | Bank of Orchard                              | 16.05   | 1.07  | 9.15  | 2.87  | 61.13 | 0.00 | 25.51  | 0.37   |
| 23                                      | Chambers State Bank                          | 19.13   | 1.48  | 6.54  | 3.49  | 52.98 | 0.07 | 35.44  | 0.23   |
| 24                                      | Pulaski Savings Bank                         | 15.06   | 3.85  | 38.63 | 3.63  | 46.63 | 0.23 | 1.84   | 4.01   |
| 25                                      | ITS Bank                                     | 3.09    | 3.67  | 3.89  | 5.73  | 32.19 | 0.00 | 0.00   | 4.63   |
| 26                                      | Community Bank of Easton                     | 0.57    | 2.20  | 10.21 | 3.68  | 21.23 | 0.00 | 19.32  | 0.27   |
| 27                                      | Prudential Bank & Trust, FSB                 | 147.02  | 23.99 | 24.16 | 0.90  | 47.74 | 0.00 | 0.00   | 59.59  |
| 28                                      | McClave State Bank                           | 4.58    | 1.94  | 13.54 | 4.84  | 47.29 | 0.00 | 11.86  | 0.19   |
| 29                                      | Bank of Cattaraugus                          | 24.32   | 0.82  | 10.67 | 3.91  | 78.18 | 0.68 | 40.26  | 0.62   |
| 29                                      | Corebank                                     | 11.04   | 0.77  | 7.56  | 3.60  | 68.41 | 0.00 | 27.80  | 0.24   |
| 31                                      | Lamont Bank of St. John                      | (5.26)  | 1.82  | 15.56 | 3.63  | 35.91 | 0.00 | 36.58  | 0.07   |
| 32                                      | Citizens State Bank                          | 35.20   | 0.50  | 4.25  | 3.52  | 83.39 | 0.00 | 41.31  | 0.45   |
| 33                                      | First Capital Bank                           | 40.53   | 0.58  | 7.01  | 4.53  | 75.49 | 0.79 | 61.18  | 0.68   |
| 34                                      | Washita Valley Bank                          | 17.52   | 1.20  | 8.16  | 4.36  | 61.26 | 0.11 | 18.86  | 0.40   |
| 35                                      | Holladay Bank & Trust                        | (19.26) | 0.87  | 5.89  | 5.00  | 71.83 | 0.00 | 33.22  | 0.55   |
| 36                                      | The Exchange State Bank                      | 5.49    | 0.76  | 10.59 | 3.53  | 68.86 | 0.00 | 18.93  | 0.38   |
| 37                                      | State Bank of Chandler                       | 10.00   | 0.91  | 9.42  | 3.18  | 55.36 | 0.07 | 30.73  | 0.28   |
| 38                                      | First National Bank                          | (0.48)  | 0.81  | 9.72  | 4.87  | 76.54 | 0.27 | 37.72  | 1.02   |
| 39                                      | First Bank of Pike                           | 14.26   | 0.60  | 8.27  | 4.34  | 82.05 | 0.61 | 38.49  | 1.16   |
| 40                                      | Credit First N.A.                            | 23.03   | 33.37 | 35.51 | 0.01  | 70.85 | 0.00 | 0.00   | 146.62 |
| 41                                      | Farmers and Merchants State Bank of Bushnell | 7.17    | 0.72  | 11.59 | 2.23  | 69.66 | 0.00 | 26.89  | 1.00   |
| 42                                      | First State Bank in Temple                   | (5.18)  | 2.15  | 13.34 | 3.31  | 57.06 | 0.02 | 24.38  | 0.49   |
| 43                                      | Carver State Bank                            | 70.18   | 0.76  | 5.51  | 3.30  | 79.66 | 0.91 | 59.94  | 1.11   |
| 43                                      | United Trust Bank                            | 44.10   | 2.99  | 27.67 | 2.86  | 92.56 | 0.54 | 29.97  | 41.96  |
| 45                                      | First Colorado National Bank                 | 5.76    | 0.80  | 7.14  | 3.47  | 96.16 | 0.00 | 33.51  | 0.52   |
| 46                                      | HSBC Trust Company (Delaware), N.A.          | 1.69    | 1.59  | 1.61  | 0.67  | 40.19 | 0.00 | 100.00 | 2.84   |
| 47                                      | Farmers State Bank of Newcastle              | (1.70)  | 1.21  | 17.96 | 3.54  | 58.41 | 0.11 | 29.84  | 0.26   |
| 48                                      | The First National Bank of Orwell            | 2.09    | 1.36  | 14.37 | 3.96  | 58.47 | 0.88 | 26.36  | 0.42   |

**PEER GROUP 2:**  
**\$100 - 249 Million**
**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **686**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$100 - 249 Million**

| Institution Name                                    | FDIC Cert. | City, State        | Assets (\$000) | Employees | Branches |
|---|------------|--------------------|----------------|-----------|----------|
| American Heritage Bank                              | 57025      | Clovis, NM         | 126,956        | 19        | 2        |
| Apollo Trust Company                                | 6051       | Apollo, PA         | 184,103        | 39        | 5        |
| Bank of Commerce                                    | 13274      | Chelsea, OK        | 203,422        | 55        | 6        |
| Bank of Crockett                                    | 1468       | Bells, TN          | 233,542        | 32        | 4        |
| Bank of Franklin                                    | 10594      | Meadville, MS      | 201,150        | 48        | 3        |
| Bank of Lincoln County                              | 57396      | Fayetteville, TN   | 187,470        | 42        | 3        |
| Bank of Newington                                   | 5704       | Newington, GA      | 192,409        | 37        | 3        |
| Bank of South Texas                                 | 26727      | Mcallen, TX        | 144,820        | 53        | 5        |
| Bank of Sunset and Trust Company                    | 11788      | Sunset, LA         | 183,016        | 33        | 3        |
| Bank Star   | 21897      | Pacific, MO        | 176,901        | 32        | 3        |
| BCBank, Inc.  | 20215      | Philippi, WV       | 187,992        | 38        | 5        |
| Century Bank of the Ozarks                          | 8296       | Gainesville, MO    | 244,404        | 67        | 5        |
| Citizens State Bank                                 | 8183       | Royal Oak, MI      | 130,211        | 32        | 1        |
| Community Bank                                      | 31272      | Lexington, TN      | 228,887        | 60        | 4        |
| Community Bank                                      | 8975       | Bristow, OK        | 114,586        | 30        | 1        |
| Community Bank                                      | 34020      | Topeka, KS         | 152,392        | 25        | 2        |
| Concordia Bank of Concordia, Missouri               | 13788      | Concordia, MO      | 106,679        | 22        | 4        |
| Cornerstone Community Bank                          | 33137      | Grafton, WI        | 247,333        | 29        | 3        |
| Eagle Bank  | 58282      | Polson, MT         | 103,601        | 17        | 1        |
| Farmers & Merchants State Bank                      | 13242      | Waterloo, WI       | 223,857        | 30        | 2        |
| FDS Bank  | 33831      | Mason, OH          | 105,257        | 654       | 1        |
| First Electronic Bank                               | 35533      | Salt Lake City, UT | 131,170        | 60        | 1        |
| First New Mexico Bank of Silver City                | 24865      | Silver City, NM    | 146,599        | 28        | 2        |
| First New Mexico Bank, Las Cruces                   | 58745      | Las Cruces, NM     | 167,944        | 34        | 2        |
| First State Bank                                    | 12149      | Irvington, KY      | 249,979        | 76        | 3        |
| First State Bank of Odem                            | 16334      | Odem, TX           | 183,471        | 32        | 4        |
| First Texas Bank                                    | 3293       | Lampasas, TX       | 199,707        | 24        | 1        |
| Granite Mountain Bank Inc dba Granite Mountain Bank | 15744      | Philipsburg, MT    | 136,966        | 18        | 3        |
| Greater State Bank                                  | 31762      | Mcallen, TX        | 135,123        | 33        | 4        |
| Little Horn State Bank                              | 11821      | Hardin, MT         | 142,840        | 25        | 2        |
| Longview Bank and Trust                             | 16479      | Chrisman, IL       | 244,092        | 42        | 4        |
| McKenzie Banking Company                            | 13955      | Mc Kenzie, TN      | 192,552        | 89        | 6        |
| North Alabama Bank                                  | 27560      | Hazel Green, AL    | 152,040        | 41        | 4        |
| Northwestern Bank                                   | 13411      | Orange City, IA    | 248,537        | 24        | 2        |
| One World Bank                                      | 57901      | Dallas, TX         | 164,734        | 30        | 2        |
| Oxford University Bank                              | 57034      | Oxford, MS         | 226,243        | 31        | 3        |
| PeopleFirst Bank                                    | 58597      | Joliet, IL         | 213,736        | 31        | 2        |
| Peoples Bank  | 57058      | Sheridan, AR       | 206,220        | 27        | 2        |
| People's Bank and Trust Company of Pickett County   | 22756      | Byrdstown, TN      | 215,737        | 46        | 2        |
| PeoplesTrust Bank                                   | 57569      | Hamilton, AL       | 149,813        | 29        | 3        |
| Pioneer Community Bank, Inc.                        | 2448       | laeger, WV         | 151,356        | 40        | 5        |
| Premier Bank of Arkansas                            | 34887      | Jonesboro, AR      | 225,384        | 31        | 3        |
| Quoin Financial Bank                                | 15629      | Miller, SD         | 216,050        | 34        | 3        |
| River City Bank                                     | 58289      | Rome, GA           | 248,632        | 45        | 1        |
| Sanger Bank   | 27043      | Sanger, TX         | 193,449        | 27        | 2        |
| Security First National Bank of Hugo                | 432        | Hugo, OK           | 141,418        | 31        | 1        |
| Sherburne State Bank                                | 10169      | Becker, MN         | 240,341        | 41        | 3        |
| Simmesport State Bank                               | 17587      | Simmesport, LA     | 173,010        | 28        | 1        |
| SouthernTrust Bank                                  | 57897      | Marion, IL         | 220,527        | 41        | 3        |
| Sundown State Bank                                  | 18780      | Sundown, TX        | 237,388        | 33        | 5        |
| The Apple Creek Banking Company                     | 737        | Apple Creek, OH    | 210,348        | 47        | 6        |
| The Bank of Monroe                                  | 6180       | Union, WV          | 201,746        | 42        | 3        |
| The Bankers Bank                                    | 26677      | Oklahoma City, OK  | 207,181        | 55        | 1        |
| The Citizens Bank of Cochran                        | 16275      | Cochran, GA        | 134,273        | 27        | 2        |
| The Citizens-Farmers Bank of Cole Camp              | 11463      | Cole Camp, MO      | 169,889        | 28        | 2        |
| The Clay City Banking Co.                           | 10845      | Clay City, IL      | 205,514        | 33        | 4        |
| The Colorado Bank and Trust Company of La Junta     | 1141       | La Junta, CO       | 181,756        | 41        | 2        |
| The Commercial Bank                                 | 9356       | De Kalb, MS        | 231,558        | 55        | 5        |
| The Community Bank                                  | 58517      | Bridgeport, TX     | 173,260        | 33        | 2        |

**PEER GROUP 2:**  
\$100 - 249 Million

**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **686**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$100 - 249 Million**

| Institution Name                          | FDIC Cert. | City, State    | Assets (\$000) | Employees | Branches |
|---|------------|----------------|----------------|-----------|----------|
| The Farmers State Bank of Oakley, Kansas  | 1867       | Oakley, KS     | 212,795        | 14        | 1        |
| The First National Bank of Waynesboro     | 2160       | Waynesboro, GA | 203,893        | 38        | 1        |
| The Gunnison Bank and Trust Company       | 11259      | Gunnison, CO   | 221,859        | 41        | 2        |
| The Jefferson Bank                        | 11445      | Greenville, MS | 168,595        | 17        | 3        |
| The Merchants & Citizens Bank             | 183        | Mcrae, GA      | 133,593        | 19        | 1        |
| The Peoples Bank of Georgia               | 170        | Talbotton, GA  | 146,021        | 36        | 4        |
| TriCentury Bank                           | 18109      | De Soto, KS    | 144,835        | 13        | 3        |
| United Citizens Bank of Southern Kentucky | 57867      | Columbia, KY   | 218,580        | 54        | 6        |
| Valley Bank of Kalispell                  | 1980       | Kalispell, MT  | 189,491        | 30        | 1        |
| West Iowa Bank                            | 9105       | West Bend, IA  | 169,633        | 17        | 5        |

**PEER GROUP 2:**  
**\$100 - 249 Million**
**C-Corp Top Ten Percent: How They Rank**

|   |   | 8.32    | 1.30   | 12.88    | 3.73  | 59.46 | 0.04 | 30.84  | 0.62   |
|---|---|---------|--------|----------|-------|-------|------|--------|--------|
| Top Ten Percent: Median                 |   | 8.32    | 1.30   | 12.88    | 3.73  | 59.46 | 0.04 | 30.84  | 0.62   |
| Top Ten Percent: Average                |   | 9.48    | 1.35   | 13.67    | 3.87  | 58.85 | 0.19 | 32.49  | 0.81   |
| All Banks: Median                       |   | 3.39    | 0.71   | 7.14     | 3.11  | 71.45 | 0.19 | 25.14  | 0.39   |
| All Banks: Average                      |   | 3.94    | 0.72   | 7.17     | 3.13  | 72.65 | 0.37 | 25.43  | 0.45   |
| CB Scorecard Key Performance Indicators |   |         |        |          |       |       |      |        |        |
| RK                                      | Institution Name                                    | AGR     | ROAA   | ROAE     | NIM   | ER    | NPA  | NIBD   | NII    |
| 1                                       | First Electronic Bank                               | 133.20  | 22.28  | 69.44    | 28.45 | 38.04 | 0.00 | 24.57  | 20.95  |
| 2                                       | Sherburne State Bank                                | 11.32   | 1.49   | 20.31    | 3.63  | 52.94 | 0.00 | 39.13  | 1.21   |
| 3                                       | The Gunnison Bank and Trust Company                 | 8.22    | 1.25   | 14.75    | 3.41  | 59.46 | 0.00 | 49.44  | 1.00   |
| 4                                       | Bank of Franklin                                    | 11.73   | 1.44   | 15.95    | 4.22  | 62.56 | 0.01 | 33.23  | 1.05   |
| 5                                       | Bank of South Texas                                 | 8.08    | 1.70   | 11.54    | 7.13  | 68.07 | 0.00 | 39.62  | 0.61   |
| 6                                       | Community Bank                                      | 16.42   | 1.22   | 14.59    | 3.78  | 65.63 | 0.00 | 26.10  | 1.08   |
| 7                                       | Eagle Bank  | 12.48   | 1.20   | 12.30    | 4.06  | 55.92 | 0.07 | 45.48  | 0.53   |
| 8                                       | United Citizens Bank of Southern Kentucky           | 32.40   | 1.39   | 12.10    | 4.27  | 58.57 | 0.14 | 28.65  | 0.63   |
| 9                                       | McKenzie Banking Company                            | 6.04    | 2.58   | 25.53    | 5.79  | 53.28 | 0.63 | 35.13  | 2.18   |
| 10                                      | Bank of Newington                                   | 22.51   | 1.79   | 19.79    | 5.31  | 54.72 | 0.00 | 22.65  | 0.25   |
| 11                                      | River City Bank                                     | 15.08   | 1.01   | 10.83    | 3.76  | 69.66 | 0.00 | 30.42  | 1.04   |
| 12                                      | The Colorado Bank and Trust Company of La Junta     | (4.11)  | 1.51   | 13.73    | 4.13  | 62.72 | 0.03 | 50.72  | 1.84   |
| 13                                      | Sundown State Bank                                  | 12.17   | 1.01   | 11.65    | 3.42  | 62.50 | 0.00 | 41.56  | 0.41   |
| 14                                      | The Citizens Bank of Cochran                        | 9.56    | 1.49   | 13.16    | 4.34  | 58.04 | 0.02 | 18.56  | 0.68   |
| 15                                      | Oxford University Bank                              | 19.31   | 1.14   | 11.09    | 3.51  | 61.18 | 0.01 | 27.39  | 0.60   |
| 16                                      | The Bank of Monroe                                  | 5.29    | 1.52   | 14.12    | 3.44  | 58.91 | 0.04 | 26.94  | 1.32   |
| 17                                      | Community Bank                                      | 3.92    | 1.38   | 13.80    | 3.59  | 54.29 | 0.13 | 33.61  | 0.76   |
| 18                                      | The Community Bank                                  | 20.72   | 0.98   | 15.01    | 3.69  | 67.80 | 0.09 | 34.88  | 0.61   |
| 19                                      | First New Mexico Bank, Las Cruces                   | 0.61    | 1.18   | 10.55    | 3.80  | 67.45 | 0.00 | 42.08  | 0.66   |
| 20                                      | Apollo Trust Company                                | 3.30    | 0.98   | 9.87     | 3.80  | 69.30 | 0.00 | 44.67  | 0.73   |
| 21                                      | Bank of Sunset and Trust Company                    | 4.97    | 1.22   | 14.24    | 3.49  | 61.64 | 0.01 | 30.38  | 0.67   |
| 22                                      | The First National Bank of Waynesboro               | 4.88    | 1.33   | 9.79     | 3.57  | 55.00 | 0.11 | 33.33  | 0.83   |
| 23                                      | Granite Mountain Bank Inc dba Granite Mountain Bank | 8.41    | 1.46   | 21.51    | 2.25  | 48.07 | 0.17 | 56.26  | 1.74   |
| 24                                      | The Peoples Bank of Georgia                         | 17.15   | 1.44   | 18.17    | 5.10  | 63.30 | 0.64 | 31.37  | 0.54   |
| 25                                      | The Jefferson Bank                                  | 43.88   | 2.20   | 14.69    | 4.65  | 39.41 | 0.32 | 25.27  | 0.31   |
| 26                                      | Security First National Bank of Hugo                | 7.38    | 1.89   | 21.77    | 5.39  | 53.65 | 0.62 | 27.65  | 0.62   |
| 27                                      | First Texas Bank                                    | 7.12    | 1.24   | 13.81    | 3.05  | 53.68 | 0.04 | 47.90  | 0.47   |
| 28                                      | Pioneer Community Bank, Inc.                        | 9.46    | 1.38   | 11.48    | 3.65  | 68.13 | 0.50 | 66.26  | 1.41   |
| 29                                      | PeoplesTrust Bank                                   | 16.19   | 1.11   | 11.00    | 3.79  | 59.23 | 0.18 | 30.18  | 0.50   |
| 29                                      | The Commercial Bank                                 | 5.33    | 1.17   | 16.64    | 3.55  | 59.80 | 0.14 | 33.57  | 0.55   |
| 31                                      | Cornerstone Community Bank                          | (2.39)  | 1.21   | 12.19    | 4.17  | 57.77 | 0.00 | 40.83  | 0.29   |
| 32                                      | Peoples Bank  | 1.59    | 1.51   | 11.53    | 3.32  | 41.09 | 0.01 | 28.68  | 0.60   |
| 33                                      | Bank of Crockett                                    | 8.83    | 1.53   | 17.59    | 3.52  | 40.78 | 0.04 | 25.58  | 0.32   |
| 34                                      | Concordia Bank of Concordia, Missouri               | 12.38   | 0.98   | 10.86    | 3.43  | 64.72 | 0.00 | 25.31  | 0.58   |
| 35                                      | First State Bank                                    | (0.87)  | 1.45   | 14.19    | 3.70  | 55.49 | 0.27 | 37.46  | 0.72   |
| 36                                      | The Merchants & Citizens Bank                       | (0.20)  | 3.63   | 32.39    | 2.60  | 33.66 | 0.06 | 36.71  | 3.53   |
| 37                                      | PeopleFirst Bank                                    | (9.79)  | 1.35   | 12.49    | 3.99  | 62.02 | 0.00 | 24.76  | 2.06   |
| 38                                      | Century Bank of the Ozarks                          | (0.76)  | 1.32   | 14.27    | 3.82  | 65.19 | 0.08 | 30.84  | 1.02   |
| 39                                      | BCBank, Inc.  | 5.53    | 1.37   | 13.89    | 3.80  | 58.10 | 0.15 | 21.63  | 0.80   |
| 40                                      | Northwestern Bank                                   | 0.69    | 1.77   | 14.49    | 3.28  | 42.06 | 0.06 | 24.28  | 0.87   |
| 41                                      | Bank Star   | 6.67    | 0.95   | 10.80    | 3.65  | 66.18 | 0.00 | 31.97  | 0.40   |
| 42                                      | One World Bank                                      | 37.38   | 1.17   | 8.60     | 4.11  | 77.67 | 0.34 | 55.75  | 0.74   |
| 43                                      | Community Bank                                      | 10.81   | 1.14   | 13.43    | 4.37  | 69.41 | 0.04 | 19.49  | 0.68   |
| 44                                      | First New Mexico Bank of Silver City                | 13.19   | 1.20   | 11.65    | 3.20  | 62.28 | 0.03 | 19.55  | 1.07   |
| 45                                      | The Clay City Banking Co.                           | 8.67    | 1.43   | 18.48    | 3.27  | 49.16 | 0.24 | 20.70  | 0.80   |
| 46                                      | Quoin Financial Bank                                | 8.32    | 1.25   | 11.77    | 3.52  | 58.96 | 0.06 | 23.31  | 0.48   |
| 47                                      | People's Bank and Trust Company of Pickett County   | 9.20    | 1.71   | 16.06    | 4.67  | 54.50 | 0.53 | 20.32  | 0.54   |
| 48                                      | Premier Bank of Arkansas                            | (1.79)  | 1.53   | 11.31    | 3.73  | 55.22 | 0.35 | 31.64  | 1.03   |
| 49                                      | Bank of Lincoln County                              | (3.92)  | 1.14   | 10.06    | 4.18  | 62.43 | 0.00 | 28.09  | 0.48   |
| 50                                      | TriCentury Bank                                     | 17.44   | 1.31   | 11.79    | 3.50  | 48.96 | 0.00 | 19.10  | 0.16   |
| 51                                      | The Citizens-Farmers Bank of Cole Camp              | 13.43   | 1.62   | 11.66    | 3.64  | 45.57 | 0.64 | 26.29  | 0.46   |
| 52                                      | FDS Bank  | (57.12) | 649.25 | 1,702.31 | 0.52  | 12.19 | 0.01 | 100.00 | 935.64 |
| 53                                      | Farmers & Merchants State Bank                      | 15.12   | 0.93   | 9.10     | 2.97  | 64.54 | 0.00 | 27.51  | 0.67   |
| 54                                      | American Heritage Bank                              | 8.55    | 1.11   | 12.56    | 3.42  | 59.53 | 0.24 | 36.52  | 0.39   |
| 54                                      | Bank of Commerce                                    | 5.28    | 1.05   | 11.33    | 3.84  | 68.26 | 0.34 | 37.10  | 0.83   |
| 56                                      | Valley Bank of Kalispell                            | 4.22    | 1.20   | 15.89    | 3.88  | 60.35 | 0.27 | 36.58  | 0.33   |
| 57                                      | First State Bank of Odem                            | 3.30    | 0.87   | 7.68     | 3.54  | 68.24 | 0.00 | 50.01  | 0.55   |
| 58                                      | The Bankers Bank                                    | (4.96)  | 1.30   | 8.87     | 3.37  | 78.18 | 0.00 | 57.43  | 5.39   |
| 59                                      | Greater State Bank                                  | 8.26    | 0.86   | 13.20    | 3.77  | 73.85 | 0.20 | 43.43  | 0.60   |



**PEER GROUP 2:**  
\$100 - 249 Million

## C-Corp Top Ten Percent: How They Rank

|                          |      |      |       |      |       |      |       |      |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 8.32 | 1.30 | 12.88 | 3.73 | 59.46 | 0.04 | 30.84 | 0.62 |
| Top Ten Percent: Average | 9.48 | 1.35 | 13.67 | 3.87 | 58.85 | 0.19 | 32.49 | 0.81 |
| All Banks: Median        | 3.39 | 0.71 | 7.14  | 3.11 | 71.45 | 0.19 | 25.14 | 0.39 |
| All Banks: Average       | 3.94 | 0.72 | 7.17  | 3.13 | 72.65 | 0.37 | 25.43 | 0.45 |

| CB Scorecard Key Performance Indicators |  |       |      |       |      |       |      |       |      |
|---|--|-------|------|-------|------|-------|------|-------|------|
| RK                                      | Institution Name                         | AGR   | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
| 60                                      | Simmesport State Bank                    | 16.37 | 1.91 | 19.21 | 4.98 | 45.63 | 1.36 | 18.96 | 0.44 |
| 61                                      | The Farmers State Bank of Oakley, Kansas | 17.84 | 1.48 | 10.81 | 3.59 | 44.57 | 0.00 | 14.63 | 0.12 |
| 62                                      | Little Horn State Bank                   | 15.27 | 1.23 | 12.88 | 4.59 | 60.86 | 0.56 | 22.28 | 0.50 |
| 63                                      | SouthernTrust Bank                       | 10.57 | 1.56 | 14.25 | 4.44 | 52.17 | 0.96 | 17.26 | 0.61 |
| 64                                      | North Alabama Bank                       | 1.66  | 0.98 | 10.34 | 4.44 | 70.19 | 0.06 | 31.81 | 0.63 |
| 65                                      | The Apple Creek Banking Company          | 6.53  | 0.84 | 12.28 | 3.81 | 69.20 | 0.00 | 34.03 | 0.23 |
| 66                                      | West Iowa Bank                           | 18.88 | 1.24 | 10.23 | 3.19 | 49.93 | 0.02 | 24.20 | 0.25 |
| 67                                      | Sanger Bank                              | 5.87  | 1.03 | 7.37  | 3.34 | 61.41 | 0.00 | 30.40 | 0.41 |
| 68                                      | Citizens State Bank                      | 45.57 | 0.77 | 5.85  | 5.15 | 77.65 | 0.05 | 37.10 | 0.62 |
| 69                                      | Longview Bank and Trust                  | 6.07  | 1.16 | 14.44 | 3.08 | 54.54 | 0.01 | 17.62 | 0.57 |

**PEER GROUP 3:**  
**\$250 - 499 Million**
**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **608**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$250 - 499 Million**

| Institution Name                        | FDIC Cert. | City, State          | Assets (\$000) | Employees | Branches |
|---|------------|----------------------|----------------|-----------|----------|
| American Bank, N.A.                     | 21567      | Dallas, TX           | 258,930        | 44        | 2        |
| American Continental Bank               | 57444      | City Of Industry, CA | 324,449        | 42        | 5        |
| Bank of Cleveland                       | 26955      | Cleveland, TN        | 356,485        | 61        | 3        |
| Bank of the Bluegrass and Trust Company | 21161      | Lexington, KY        | 318,145        | 63        | 3        |
| BankVista                               | 35406      | Sartell, MN          | 453,909        | 74        | 3        |
| BlueHarbor Bank                         | 58691      | Mooreville, NC       | 423,107        | 38        | 4        |
| CenterBank                              | 35117      | Milford, OH          | 260,768        | 45        | 3        |
| Central Bank                            | 1756       | Little Rock, AR      | 422,322        | 31        | 2        |
| Century Bank                            | 11448      | Lucedale, MS         | 456,780        | 120       | 9        |
| Chickasaw Community Bank                | 11521      | Oklahoma City, OK    | 417,860        | 128       | 1        |
| Chino Commercial Bank, N.A.             | 35366      | Chino, CA            | 406,416        | 52        | 4        |
| CIBC National Trust Company             | 91325      | Atlanta, GA          | 324,283        | 292       | 2        |
| Citizens Community Bank                 | 33739      | Winchester, TN       | 301,177        | 42        | 3        |
| Community First Bank                    | 12426      | Kansas City, KS      | 288,252        | 33        | 2        |
| Community First National Bank           | 35585      | Manhattan, KS        | 304,820        | 71        | 2        |
| Community Resource Bank                 | 5219       | Northfield, MN       | 357,833        | 56        | 3        |
| Community Valley Bank                   | 58500      | El Centro, CA        | 295,037        | 42        | 6        |
| Cross County Bank                       | 13821      | Wynne, AR            | 377,257        | 84        | 10       |
| Eaglemark Savings Bank                  | 34313      | Reno, NV             | 464,939        | 100       | 1        |
| Endeavor Bank                           | 59099      | San Diego, CA        | 468,054        | 46        | 1        |
| FinWise Bank                            | 35323      | Murray, UT           | 359,169        | 133       | 2        |
| First Century Bank, N.A.                | 57123      | Commerce, GA         | 381,898        | 61        | 3        |
| First National Bank                     | 25894      | Oldham, SD           | 408,411        | 80        | 11       |
| First Service Bank                      | 18519      | Greenbrier, AR       | 491,989        | 105       | 9        |
| First Southern Bank                     | 29332      | Florence, AL         | 478,878        | 77        | 4        |
| Grand Ridge National Bank               | 3674       | Grand Ridge, IL      | 303,733        | 36        | 2        |
| Grandview Bank                          | 3230       | Grandview, TX        | 450,484        | 56        | 4        |
| Guadalupe Bank                          | 58768      | Kerrville, TX        | 276,498        | 32        | 3        |
| Heritage Bank of the Ozarks             | 57576      | Lebanon, MO          | 255,741        | 53        | 3        |
| Honor Bank                              | 8165       | Honor, MI            | 382,122        | 77        | 8        |
| INSOUTH Bank                            | 22020      | Brownsville, TN      | 467,106        | 96        | 5        |
| Integrity Bank & Trust                  | 57587      | Monument, CO         | 332,403        | 62        | 4        |
| LincolnWay Community Bank               | 57971      | New Lenox, IL        | 287,931        | 34        | 2        |
| McClain Bank                            | 4187       | Purcell, OK          | 282,542        | 50        | 3        |
| Meade County Bank                       | 25173      | Brandenburg, KY      | 313,090        | 46        | 2        |
| Mechanics & Farmers Bank                | 12266      | Durham, NC           | 451,386        | 79        | 7        |
| Merchants Commercial Bank               | 58184      | St Thomas, VI        | 456,207        | 31        | 1        |
| Mid-America Bank                        | 17374      | Baldwin City, KS     | 324,221        | 54        | 4        |
| Midwest Independent BankersBank         | 25849      | Jefferson City, MO   | 293,449        | 35        | 2        |
| OptimumBank                             | 35430      | Fort Lauderdale, FL  | 464,649        | 42        | 2        |
| Pathway Bank                            | 1992       | Cairo, NE            | 257,811        | 38        | 4        |
| Peoples Bank of East Tennessee          | 34517      | Madisonville, TN     | 371,993        | 97        | 10       |
| Pinnacle Bank                           | 29548      | Jasper, AL           | 338,344        | 50        | 6        |
| River City Bank, Inc.                   | 26703      | Louisville, KY       | 392,400        | 75        | 7        |
| Security National Bank of South Dakota  | 34394      | Dakota Dunes, SD     | 261,954        | 32        | 3        |
| Security State Bank of Oklahoma         | 8980       | Wewoka, OK           | 387,540        | 55        | 5        |
| Square Financial Services, Inc.         | 59177      | Salt Lake City, UT   | 327,975        | 116       | 1        |
| Stifel Trust Company Delaware, N.A.     | 59043      | Greenville, DE       | 424,326        | 5         | 1        |
| Stockmens Bank                          | 8321       | Colorado Springs, CO | 460,442        | 103       | 11       |
| Texas Brand Bank                        | 57922      | Dallas, TX           | 329,962        | 41        | 5        |
| Texas Republic Bank, N.A.               | 3400       | Frisco, TX           | 409,308        | 72        | 4        |
| The Bank                                | 34409      | Jennings, LA         | 389,034        | 84        | 7        |
| The Bank of Clovis                      | 57022      | Clovis, NM           | 301,953        | 34        | 2        |
| The Citizens Bank of Swainsboro         | 11295      | Swainsboro, GA       | 304,791        | 61        | 4        |
| The First Liberty National Bank         | 3301       | Liberty, TX          | 429,805        | 80        | 7        |
| The First National Bank of Mount Dora   | 3579       | Mount Dora, FL       | 413,915        | 82        | 4        |
| The First National Bank of Syracuse     | 4779       | Syracuse, KS         | 444,419        | 67        | 5        |
| Tri-County Bank                         | 977        | Brown City, MI       | 489,682        | 84        | 10       |
| Trinity Bank, N.A.                      | 57543      | Fort Worth, TX       | 438,597        | 24        | 1        |

**PEER GROUP 3:**  
\$250 - 499 Million

**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **608**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$250 - 499 Million**

| Institution Name                             | FDIC Cert. | City, State        | Assets (\$000) | Employees | Branches |
|--|------------|--------------------|----------------|-----------|----------|
| United Community Bank of West Kentucky, Inc. | 57301      | Morganfield, KY    | 449,556        | 61        | 6        |
| ValueBank Texas                              | 19700      | Corpus Christi, TX | 326,067        | 92        | 9        |

**PEER GROUP 3:**  
\$250 - 499 Million

**C-Corp Top Ten Percent: How They Rank**

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 10.12 | 1.43 | 14.27 | 3.78 | 54.47 | 0.11 | 31.89 | 0.74 |
| Top Ten Percent: Average | 12.66 | 1.51 | 14.92 | 3.88 | 54.98 | 0.20 | 32.94 | 1.13 |
| All Banks: Median        | 2.34  | 0.84 | 8.75  | 3.17 | 67.38 | 0.21 | 24.60 | 0.44 |
| All Banks: Average       | 3.78  | 0.85 | 8.65  | 3.20 | 68.79 | 0.32 | 25.79 | 0.54 |

| CB Scorecard Key Performance Indicators |  |         |       |       |       |       |      |       |       |
|---|--|---------|-------|-------|-------|-------|------|-------|-------|
| RK                                      | Institution Name                             | AGR     | ROAA  | ROAE  | NIM   | ER    | NPA  | NIBD  | NII   |
| 1                                       | Guadalupe Bank                               | 12.60   | 1.47  | 18.41 | 3.86  | 56.99 | 0.00 | 32.16 | 1.04  |
| 2                                       | Eaglemark Savings Bank                       | 42.14   | 3.47  | 24.09 | 5.58  | 46.37 | 0.00 | 0.10  | 3.61  |
| 3                                       | OptimumBank                                  | 65.48   | 1.07  | 9.72  | 3.76  | 50.19 | 0.00 | 40.41 | 0.73  |
| 4                                       | The Bank                                     | 18.75   | 1.76  | 17.85 | 5.02  | 53.26 | 0.22 | 33.47 | 0.74  |
| 5                                       | Square Financial Services, Inc.              | 97.70   | 33.84 | 68.68 | 14.36 | 43.04 | 0.09 | 0.00  | 71.17 |
| 6                                       | ValueBank Texas                              | 11.36   | 1.31  | 13.91 | 3.27  | 65.58 | 0.00 | 52.35 | 1.73  |
| 7                                       | Central Bank                                 | 7.87    | 1.42  | 17.31 | 3.27  | 37.81 | 0.00 | 39.83 | 0.46  |
| 8                                       | FinWise Bank                                 | (7.84)  | 8.98  | 44.03 | 13.59 | 35.52 | 0.22 | 46.91 | 10.12 |
| 9                                       | Merchants Commercial Bank                    | 28.70   | 2.44  | 48.16 | 3.44  | 37.77 | 0.18 | 59.98 | 0.35  |
| 10                                      | Century Bank                                 | 1.02    | 1.60  | 19.85 | 3.72  | 48.92 | 0.26 | 40.75 | 3.01  |
| 11                                      | Community First Bank                         | 26.68   | 1.39  | 9.99  | 4.80  | 54.57 | 0.00 | 48.39 | 0.18  |
| 12                                      | Mid-America Bank                             | 11.89   | 2.23  | 21.20 | 3.54  | 45.13 | 0.11 | 16.18 | 1.92  |
| 13                                      | First Southern Bank                          | 29.41   | 1.49  | 17.59 | 4.10  | 49.77 | 0.01 | 15.95 | 0.46  |
| 14                                      | Tri-County Bank                              | 9.13    | 1.52  | 15.21 | 3.94  | 48.90 | 0.12 | 28.33 | 0.48  |
| 15                                      | Endeavor Bank                                | 18.07   | 2.01  | 20.14 | 4.17  | 64.29 | 0.07 | 51.97 | 0.18  |
| 16                                      | Security National Bank of South Dakota       | 11.20   | 1.60  | 15.80 | 2.09  | 45.75 | 0.00 | 28.00 | 1.90  |
| 17                                      | Chino Commercial Bank, N.A.                  | 14.93   | 1.21  | 13.27 | 3.20  | 52.26 | 0.10 | 62.52 | 0.53  |
| 18                                      | McClain Bank                                 | 9.37    | 1.28  | 12.75 | 3.66  | 61.69 | 0.15 | 36.43 | 0.94  |
| 19                                      | The First National Bank of Syracuse          | 10.50   | 1.47  | 14.26 | 4.32  | 58.71 | 0.15 | 25.89 | 0.67  |
| 20                                      | Meade County Bank                            | 16.68   | 1.27  | 13.97 | 3.53  | 54.47 | 0.01 | 31.89 | 0.37  |
| 21                                      | Honor Bank                                   | 12.71   | 1.04  | 13.08 | 3.38  | 64.38 | 0.04 | 41.53 | 0.82  |
| 22                                      | Bank of the Bluegrass and Trust Company      | (2.00)  | 1.39  | 14.75 | 3.40  | 60.21 | 0.00 | 31.15 | 1.38  |
| 23                                      | United Community Bank of West Kentucky, Inc. | 32.43   | 1.43  | 15.91 | 3.37  | 50.60 | 0.12 | 22.06 | 0.60  |
| 24                                      | The First Liberty National Bank              | 6.71    | 1.15  | 12.39 | 4.07  | 66.44 | 0.11 | 33.55 | 0.97  |
| 25                                      | Security State Bank of Oklahoma              | 15.31   | 1.61  | 14.62 | 3.63  | 48.03 | 1.11 | 39.63 | 0.58  |
| 26                                      | Integrity Bank & Trust                       | 5.70    | 1.19  | 15.74 | 3.80  | 62.57 | 0.37 | 41.94 | 0.87  |
| 27                                      | Grand Ridge National Bank                    | (0.32)  | 1.92  | 16.01 | 5.40  | 49.42 | 0.00 | 32.95 | 0.10  |
| 28                                      | BlueHarbor Bank                              | 5.99    | 1.32  | 14.45 | 3.06  | 47.40 | 0.02 | 33.19 | 0.50  |
| 29                                      | Grandview Bank                               | 27.41   | 1.27  | 16.40 | 3.74  | 52.90 | 0.42 | 46.95 | 0.32  |
| 30                                      | CIBC National Trust Company                  | 12.91   | 12.97 | 16.91 | 1.04  | 52.97 | 0.00 | 18.73 | 40.04 |
| 31                                      | Chickasaw Community Bank                     | 39.31   | 1.11  | 12.17 | 4.06  | 71.14 | 0.00 | 12.56 | 3.84  |
| 32                                      | First National Bank                          | 1.65    | 1.92  | 14.92 | 6.92  | 48.54 | 0.63 | 23.53 | 5.01  |
| 33                                      | CenterBank                                   | (8.28)  | 1.56  | 13.75 | 4.13  | 56.92 | 0.02 | 26.30 | 0.77  |
| 34                                      | Community Valley Bank                        | 12.94   | 1.45  | 13.37 | 3.84  | 51.24 | 0.63 | 31.64 | 0.54  |
| 35                                      | Stockmens Bank                               | 6.92    | 1.12  | 11.30 | 3.78  | 56.37 | 0.13 | 54.74 | 0.36  |
| 36                                      | Heritage Bank of the Ozarks                  | 7.55    | 1.20  | 14.27 | 3.42  | 65.56 | 0.06 | 24.85 | 1.32  |
| 37                                      | Peoples Bank of East Tennessee               | 6.84    | 1.21  | 13.92 | 3.87  | 64.42 | 0.41 | 35.53 | 0.88  |
| 38                                      | The Citizens Bank of Swainsboro              | 1.75    | 1.22  | 12.64 | 3.96  | 62.11 | 0.09 | 30.69 | 0.71  |
| 39                                      | Citizens Community Bank                      | (6.32)  | 2.06  | 19.32 | 4.08  | 39.72 | 0.11 | 21.66 | 0.68  |
| 40                                      | Cross County Bank                            | 30.15   | 1.27  | 11.76 | 4.01  | 58.17 | 0.33 | 25.66 | 0.59  |
| 41                                      | River City Bank, Inc.                        | 8.97    | 1.56  | 13.52 | 3.67  | 56.15 | 0.31 | 21.53 | 0.93  |
| 42                                      | Trinity Bank, N.A.                           | 3.14    | 1.53  | 15.69 | 3.32  | 46.64 | 0.05 | 43.01 | 0.16  |
| 43                                      | LincolnWay Community Bank                    | 8.01    | 1.82  | 15.88 | 4.82  | 52.43 | 0.77 | 29.67 | 0.40  |
| 44                                      | Pinnacle Bank                                | (0.69)  | 1.36  | 20.05 | 3.23  | 53.20 | 0.02 | 28.46 | 0.55  |
| 45                                      | BankVista                                    | (7.50)  | 1.69  | 16.67 | 3.81  | 51.77 | 0.76 | 37.14 | 1.65  |
| 46                                      | Stifel Trust Company Delaware, N.A.          | 18.73   | 1.48  | 22.72 | 1.62  | 38.27 | 0.00 | 0.00  | 1.70  |
| 47                                      | Midwest Independent BankersBank              | 31.49   | 1.27  | 8.44  | 2.23  | 68.78 | 0.00 | 74.84 | 3.18  |
| 48                                      | Bank of Cleveland                            | 8.82    | 1.57  | 10.27 | 3.73  | 57.42 | 0.36 | 29.93 | 0.70  |
| 49                                      | Mechanics & Farmers Bank                     | 47.21   | 1.00  | 8.49  | 3.67  | 71.36 | 0.21 | 47.22 | 1.34  |
| 49                                      | The First National Bank of Mount Dora        | 21.41   | 1.22  | 13.92 | 2.85  | 68.68 | 0.22 | 41.86 | 1.97  |
| 51                                      | First Century Bank, N.A.                     | (42.81) | 1.64  | 11.95 | 4.99  | 41.80 | 1.00 | 66.17 | 1.67  |
| 52                                      | American Bank, N.A.                          | 53.60   | 1.53  | 11.43 | 6.26  | 56.65 | 0.16 | 23.07 | 0.26  |
| 53                                      | First Service Bank                           | 1.12    | 1.40  | 13.10 | 4.44  | 61.86 | 0.26 | 24.32 | 1.33  |
| 54                                      | Texas Republic Bank, N.A.                    | (7.05)  | 1.28  | 11.14 | 4.33  | 62.68 | 0.02 | 42.71 | 0.49  |
| 55                                      | Community First National Bank                | 9.69    | 1.35  | 12.38 | 3.35  | 68.29 | 0.32 | 33.54 | 2.20  |
| 56                                      | INSOUTH Bank                                 | 10.12   | 1.17  | 14.83 | 3.90  | 72.63 | 0.30 | 27.98 | 0.88  |
| 57                                      | Texas Brand Bank                             | (8.78)  | 1.61  | 14.90 | 4.39  | 52.31 | 0.00 | 31.76 | 0.11  |
| 58                                      | Pathway Bank                                 | 42.50   | 1.29  | 13.71 | 3.50  | 56.40 | 0.32 | 19.18 | 0.67  |
| 59                                      | Community Resource Bank                      | 3.89    | 1.22  | 11.29 | 3.91  | 60.23 | 0.10 | 24.10 | 0.63  |

**PEER GROUP 3:**  
\$250 - 499 Million

## C-Corp Top Ten Percent: How They Rank

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 10.12 | 1.43 | 14.27 | 3.78 | 54.47 | 0.11 | 31.89 | 0.74 |
| Top Ten Percent: Average | 12.66 | 1.51 | 14.92 | 3.88 | 54.98 | 0.20 | 32.94 | 1.13 |
| All Banks: Median        | 2.34  | 0.84 | 8.75  | 3.17 | 67.38 | 0.21 | 24.60 | 0.44 |
| All Banks: Average       | 3.78  | 0.85 | 8.65  | 3.20 | 68.79 | 0.32 | 25.79 | 0.54 |

|    |                           | CB Scorecard Key Performance Indicators |      |       |      |       |      |       |      |
|----|---------------------------|---|------|-------|------|-------|------|-------|------|
| RK | Institution Name          | AGR                                     | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
| 60 | American Continental Bank | (6.93)                                  | 1.65 | 12.82 | 3.50 | 48.32 | 0.00 | 11.41 | 1.11 |
| 61 | The Bank of Clovis        | 13.07                                   | 1.01 | 10.96 | 3.59 | 64.31 | 0.06 | 37.01 | 0.39 |

**PEER GROUP 4:**  
**\$500 - 999 Million**
**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **550**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$500 - 999 Million**

| Institution Name                                     | FDIC Cert. | City, State          | Assets (\$000) | Employees | Branches |
|--|------------|----------------------|----------------|-----------|----------|
| Andrew Johnson Bank                                  | 22015      | Greeneville, TN      | 522,260        | 93        | 8        |
| Bank of Commerce                                     | 9359       | Greenwood, MS        | 784,122        | 76        | 9        |
| Bank of George                                       | 58626      | Las Vegas, NV        | 635,012        | 129       | 2        |
| Bank of Houston                                      | 3178       | Houston, TX          | 648,531        | 53        | 2        |
| BOM Bank   | 1373       | Natchitoches, LA     | 775,768        | 144       | 17       |
| Capital Bank   | 19401      | Jacinto City, TX     | 594,770        | 91        | 8        |
| Capital Community Bank                               | 33823      | Provo, UT            | 615,323        | 105       | 5        |
| Commercial Bank                                      | 18584      | Alma, MI             | 624,475        | 105       | 9        |
| Community Bank & Trust, Waco, Texas                  | 17108      | Waco, TX             | 561,455        | 105       | 3        |
| Community Federal Savings Bank                       | 57129      | Woodhaven, NY        | 640,908        | 92        | 1        |
| First American Bank and Trust Company                | 16858      | Athens, GA           | 965,615        | 99        | 7        |
| First Century Bank                                   | 1700       | Tazewell, TN         | 543,257        | 87        | 8        |
| First Commerce Bank                                  | 57465      | Lewisburg, TN        | 545,507        | 63        | 4        |
| First Community Bank                                 | 22964      | San Benito, TX       | 705,622        | 117       | 9        |
| First Federal Community Bank, N.A.                   | 29787      | Dover, OH            | 653,220        | 88        | 8        |
| First Freedom Bank                                   | 58208      | Lebanon, TN          | 631,723        | 73        | 6        |
| First IC Bank  | 34998      | Doraville, GA        | 980,216        | 113       | 10       |
| First National Bank and Trust Company of Weatherford | 5575       | Weatherford, TX      | 968,772        | 188       | 14       |
| First Security Bank                                  | 17120      | Batesville, MS       | 879,234        | 189       | 16       |
| First Utah Bank                                      | 22738      | Salt Lake City, UT   | 683,076        | 116       | 7        |
| First Western Bank                                   | 13083      | Booneville, AR       | 590,983        | 98        | 11       |
| Firststar Bank                                       | 19288      | Sallisaw, OK         | 827,575        | 199       | 10       |
| FirstBank  | 14331      | Antlers, OK          | 622,167        | 168       | 8        |
| FNB Bank, Inc.                                       | 2759       | Mayfield, KY         | 694,764        | 113       | 9        |
| FNB South  | 17011      | Alma, GA             | 552,932        | 80        | 4        |
| Frontier Bank of Texas                               | 58509      | Elgin, TX            | 644,740        | 75        | 6        |
| Generations Bank                                     | 88         | Rogers, AR           | 786,765        | 136       | 11       |
| Grand Bank   | 22065      | Tulsa, OK            | 535,502        | 49        | 2        |
| Grand Savings Bank                                   | 32084      | Grove, OK            | 789,748        | 185       | 13       |
| Jonah Bank of Wyoming                                | 58396      | Casper, WY           | 510,706        | 86        | 4        |
| Jonesboro State Bank                                 | 9325       | Jonesboro, LA        | 594,912        | 19        | 1        |
| Liberty National Bank                                | 57505      | Sioux City, IA       | 532,246        | 68        | 9        |
| M1 Bank  | 9797       | Clayton, MO          | 719,314        | 30        | 2        |
| Middletown Valley Bank                               | 14017      | Middletown, MD       | 872,828        | 173       | 8        |
| MRV Banks  | 58619      | Sainte Genevieve, MO | 644,478        | 62        | 5        |
| NewBank  | 58203      | Flushing, NY         | 563,960        | 52        | 2        |
| Plains State Bank                                    | 17739      | Humble, TX           | 832,875        | 81        | 6        |
| Providence Bank                                      | 58239      | Rocky Mount, NC      | 749,059        | 52        | 6        |
| PS Bank  | 444        | Wyalusing, PA        | 506,635        | 72        | 8        |
| Quaint Oak Bank                                      | 35497      | Southampton, PA      | 751,740        | 125       | 3        |
| Rock Canyon Bank                                     | 33542      | Provo, UT            | 823,185        | 142       | 7        |
| Solera National Bank                                 | 58534      | Lakewood, CO         | 816,415        | 59        | 1        |
| Stone Bank   | 17431      | Mountain View, AR    | 639,819        | 113       | 6        |
| Summit Bank  | 57706      | Eugene, OR           | 960,204        | 105       | 3        |
| Summit State Bank                                    | 32203      | Santa Rosa, CA       | 980,785        | 110       | 5        |
| Texas National Bank                                  | 3337       | Mercedes, TX         | 717,652        | 130       | 8        |
| The Dart Bank  | 5033       | Mason, MI            | 754,247        | 200       | 4        |
| The Farmers Bank                                     | 1696       | Portland, TN         | 844,232        | 146       | 9        |
| The First National Bank of Hutchinson                | 4697       | Hutchinson, KS       | 933,700        | 176       | 6        |
| The Hometown Bank of Alabama                         | 57540      | Oneonta, AL          | 535,277        | 54        | 4        |
| The North Salem State Bank                           | 8063       | North Salem, IN      | 544,141        | 85        | 9        |
| The Pitney Bowes Bank, Inc.                          | 34599      | Salt Lake City, UT   | 751,719        | 28        | 1        |
| Traditions Bank                                      | 57554      | Cullman, AL          | 622,712        | 77        | 6        |
| Triad Bank   | 58121      | Frontenac, MO        | 729,242        | 52        | 2        |
| UniBank  | 58407      | Lynnwood, WA         | 522,899        | 53        | 4        |

**PEER GROUP 4:**  
\$500 - 999 Million

**C-Corp Top Ten Percent: How They Rank**

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 12.33 | 1.50 | 15.97 | 3.93 | 54.46 | 0.08 | 31.98 | 0.79 |
| Top Ten Percent: Average | 14.37 | 1.63 | 17.48 | 3.92 | 53.59 | 0.17 | 32.48 | 1.03 |
| All Banks: Median        | 2.89  | 0.93 | 9.99  | 3.15 | 64.71 | 0.18 | 25.09 | 0.52 |
| All Banks: Average       | 4.13  | 0.94 | 10.04 | 3.21 | 65.47 | 0.29 | 25.61 | 0.60 |

| CB Scorecard Key Performance Indicators |  |         |      |       |       |       |      |       |      |
|---|--|---------|------|-------|-------|-------|------|-------|------|
| RK                                      | Institution Name                                     | AGR     | ROAA | ROAE  | NIM   | ER    | NPA  | NIBD  | NII  |
| 1                                       | Capital Community Bank                               | 35.62   | 3.64 | 24.26 | 12.59 | 38.99 | 0.08 | 33.28 | 2.00 |
| 2                                       | First IC Bank  | 8.09    | 2.20 | 20.86 | 3.72  | 46.01 | 0.00 | 34.48 | 1.87 |
| 3                                       | Frontier Bank of Texas                               | 14.91   | 1.82 | 19.63 | 4.33  | 53.52 | 0.02 | 35.05 | 0.71 |
| 4                                       | UniBank  | 29.51   | 2.12 | 14.43 | 4.72  | 49.35 | 0.06 | 26.77 | 0.75 |
| 5                                       | First Utah Bank                                      | 6.22    | 1.50 | 16.09 | 4.75  | 59.55 | 0.01 | 45.90 | 0.66 |
| 6                                       | BOM Bank   | 20.45   | 2.37 | 24.19 | 4.11  | 52.70 | 0.33 | 28.37 | 2.78 |
| 7                                       | First Community Bank                                 | 7.12    | 1.27 | 18.23 | 3.90  | 58.51 | 0.01 | 48.53 | 0.65 |
| 8                                       | Summit State Bank                                    | 4.74    | 1.74 | 20.03 | 4.26  | 47.02 | 0.06 | 29.25 | 0.86 |
| 9                                       | The North Salem State Bank                           | 4.19    | 1.47 | 18.79 | 4.13  | 50.54 | 0.02 | 43.24 | 0.55 |
| 10                                      | Solera National Bank                                 | 50.23   | 2.25 | 30.48 | 3.93  | 34.96 | 0.66 | 79.28 | 0.54 |
| 11                                      | FNB South  | 7.07    | 2.72 | 18.62 | 3.97  | 39.22 | 0.67 | 39.65 | 1.10 |
| 12                                      | Bank of Houston                                      | 75.45   | 1.47 | 14.51 | 4.22  | 50.66 | 0.00 | 34.93 | 0.10 |
| 13                                      | MRV Banks  | 4.10    | 1.94 | 21.13 | 4.29  | 38.03 | 0.00 | 30.45 | 0.31 |
| 14                                      | First Century Bank                                   | 8.17    | 1.53 | 17.69 | 4.16  | 51.69 | 0.02 | 29.11 | 0.53 |
| 15                                      | First Security Bank                                  | 17.44   | 1.36 | 17.71 | 3.49  | 56.54 | 0.25 | 35.56 | 1.11 |
| 16                                      | NewBank  | 5.82    | 1.75 | 16.14 | 2.95  | 49.21 | 0.08 | 44.67 | 1.40 |
| 17                                      | First Freedom Bank                                   | 8.11    | 1.81 | 17.60 | 3.76  | 44.09 | 0.03 | 15.20 | 1.12 |
| 18                                      | Plains State Bank                                    | 12.67   | 1.72 | 14.36 | 4.18  | 45.57 | 0.00 | 27.41 | 0.27 |
| 19                                      | Grand Bank   | 22.08   | 1.46 | 15.76 | 3.97  | 51.43 | 0.05 | 35.67 | 0.21 |
| 20                                      | Grand Savings Bank                                   | 5.00    | 1.54 | 16.75 | 4.56  | 53.66 | 0.19 | 27.38 | 0.79 |
| 21                                      | The Dart Bank  | 15.97   | 1.24 | 11.74 | 4.42  | 72.58 | 0.18 | 51.56 | 2.58 |
| 22                                      | Traditions Bank                                      | 28.52   | 1.36 | 15.86 | 5.31  | 57.49 | 0.59 | 26.57 | 0.86 |
| 23                                      | Summit Bank  | 13.85   | 1.37 | 14.18 | 4.24  | 49.99 | 0.03 | 26.42 | 0.29 |
| 24                                      | Firststar Bank                                       | 5.24    | 1.39 | 14.34 | 4.32  | 62.43 | 0.25 | 34.37 | 1.21 |
| 25                                      | Bank of Commerce                                     | 14.09   | 1.54 | 22.77 | 3.12  | 47.54 | 0.13 | 23.30 | 0.85 |
| 26                                      | First Western Bank                                   | 19.21   | 1.61 | 18.51 | 4.26  | 56.80 | 0.35 | 14.17 | 1.22 |
| 27                                      | M1 Bank  | 32.20   | 2.25 | 25.28 | 4.23  | 13.33 | 0.01 | 7.01  | 0.01 |
| 28                                      | Quaint Oak Bank                                      | 71.51   | 1.29 | 19.59 | 3.89  | 60.12 | 0.23 | 12.41 | 2.99 |
| 29                                      | The First National Bank of Hutchinson                | (7.74)  | 1.37 | 13.53 | 3.49  | 60.54 | 0.01 | 41.88 | 1.20 |
| 30                                      | Stone Bank   | 31.11   | 2.18 | 21.80 | 3.88  | 51.40 | 0.87 | 11.48 | 2.65 |
| 31                                      | Providence Bank                                      | 13.40   | 1.78 | 15.91 | 3.75  | 37.27 | 0.01 | 20.27 | 0.20 |
| 32                                      | Jonesboro State Bank                                 | 20.60   | 2.52 | 37.32 | 2.99  | 18.19 | 0.11 | 6.72  | 1.14 |
| 32                                      | Liberty National Bank                                | 6.12    | 1.27 | 11.91 | 3.44  | 56.72 | 0.04 | 31.98 | 0.71 |
| 34                                      | First National Bank and Trust Company of Weatherford | 6.47    | 1.60 | 19.45 | 4.25  | 63.49 | 1.27 | 43.33 | 0.87 |
| 34                                      | Rock Canyon Bank                                     | 2.16    | 1.50 | 16.41 | 4.09  | 60.32 | 0.68 | 41.32 | 1.27 |
| 36                                      | First Federal Community Bank, N.A.                   | 13.44   | 1.31 | 15.64 | 3.47  | 54.46 | 0.07 | 26.93 | 0.47 |
| 37                                      | FirstBank  | 16.13   | 1.05 | 10.68 | 4.77  | 66.91 | 0.14 | 37.70 | 0.94 |
| 38                                      | The Pitney Bowes Bank, Inc.                          | (4.02)  | 6.30 | 84.03 | 5.96  | 15.39 | 0.21 | 10.55 | 3.88 |
| 39                                      | Generations Bank                                     | 22.80   | 1.25 | 11.47 | 4.09  | 58.27 | 0.14 | 25.87 | 0.64 |
| 40                                      | The Hometown Bank of Alabama                         | 2.58    | 1.78 | 15.97 | 3.77  | 54.88 | 0.19 | 20.55 | 1.51 |
| 41                                      | Capital Bank   | 3.23    | 1.15 | 13.16 | 3.93  | 62.63 | 0.00 | 44.91 | 0.38 |
| 42                                      | The Farmers Bank                                     | (4.98)  | 1.50 | 14.84 | 4.05  | 55.78 | 0.06 | 28.54 | 0.74 |
| 43                                      | First American Bank and Trust Company                | 22.71   | 1.23 | 14.75 | 2.54  | 58.22 | 0.01 | 29.82 | 0.79 |
| 44                                      | Bank of George                                       | 4.81    | 1.82 | 12.26 | 3.38  | 58.84 | 0.74 | 50.80 | 3.22 |
| 45                                      | First Commerce Bank                                  | 10.22   | 1.38 | 15.81 | 3.75  | 52.73 | 0.03 | 21.97 | 0.36 |
| 46                                      | PS Bank  | 12.33   | 1.30 | 14.69 | 3.16  | 55.61 | 0.16 | 31.96 | 0.63 |
| 47                                      | Community Bank & Trust, Waco, Texas                  | (14.27) | 1.74 | 14.35 | 3.08  | 54.99 | 0.02 | 34.27 | 2.12 |
| 48                                      | Jonah Bank of Wyoming                                | (0.02)  | 1.21 | 14.06 | 3.16  | 60.82 | 0.05 | 39.95 | 1.13 |
| 49                                      | Triad Bank   | 10.39   | 1.15 | 12.82 | 3.11  | 53.85 | 0.00 | 35.98 | 0.34 |
| 50                                      | Texas National Bank                                  | 41.95   | 1.07 | 11.86 | 3.89  | 64.74 | 0.32 | 40.33 | 0.69 |
| 51                                      | Commercial Bank                                      | 4.66    | 1.52 | 18.02 | 3.81  | 50.95 | 0.11 | 26.11 | 0.34 |
| 52                                      | FNB Bank, Inc.                                       | 28.20   | 1.11 | 13.88 | 3.25  | 60.60 | 0.18 | 36.15 | 0.60 |
| 53                                      | Andrew Johnson Bank                                  | 7.31    | 1.19 | 14.34 | 3.73  | 59.87 | 0.05 | 31.29 | 0.38 |
| 54                                      | Community Federal Savings Bank                       | 26.69   | 2.79 | 40.22 | 2.16  | 76.88 | 0.22 | 53.75 | 2.85 |
| 54                                      | Middletown Valley Bank                               | 14.80   | 1.06 | 13.29 | 3.48  | 59.97 | 0.22 | 37.15 | 0.60 |

**PEER GROUP 5:**  
**\$1 - 5 Billion**
**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **599**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$1 - 5 Billion**

| Institution Name                                | FDIC Cert. | City, State           | Assets (\$000) | Employees | Branches |
|---|------------|-----------------------|----------------|-----------|----------|
| Adams Bank & Trust                              | 18489      | Ogallala, NE          | 1,253,187      | 221       | 22       |
| American Commercial Bank & Trust, N.A.          | 3719       | Ottawa, IL            | 1,161,410      | 141       | 8        |
| American First National Bank                    | 34656      | Houston, TX           | 2,320,643      | 236       | 20       |
| Anderson Brothers Bank                          | 9923       | Mullins, SC           | 1,498,225      | 375       | 25       |
| Bank 7  | 4147       | Oklahoma City, OK     | 1,486,970      | 123       | 12       |
| Bank of Clarke County                           | 6123       | Berryville, VA        | 1,402,268      | 227       | 14       |
| Bank of Utah                                    | 17159      | Ogden, UT             | 2,219,415      | 358       | 18       |
| Beal Bank                                       | 32574      | Plano, TX             | 4,498,766      | 142       | 7        |
| Bridgewater Bank                                | 58210      | Saint Louis Park, MN  | 3,878,444      | 236       | 7        |
| CalPrivate Bank                                 | 58291      | La Jolla, CA          | 1,612,079      | 181       | 6        |
| Capital Bank, N.A.                              | 35278      | Rockville, MD         | 2,108,330      | 279       | 5        |
| Choice Financial Group                          | 9423       | Fargo, ND             | 3,098,619      | 398       | 19       |
| Citizens and Farmers Bank                       | 10363      | West Point, VA        | 2,315,676      | 633       | 30       |
| City Bank                                       | 25103      | Lubbock, TX           | 3,972,525      | 632       | 25       |
| Coastal Community Bank                          | 34403      | Everett, WA           | 2,966,460      | 433       | 14       |
| Colorado Federal Savings Bank                   | 33111      | Greenwood Village, CO | 2,143,671      | 77        | 1        |
| Commonwealth Business Bank                      | 57873      | Los Angeles, CA       | 1,777,518      | 199       | 9        |
| Community National Bank & Trust of Texas        | 18185      | Corsicana, TX         | 1,106,977      | 182       | 13       |
| Drummond Community Bank                         | 32737      | Chiefland, FL         | 1,015,279      | 204       | 15       |
| Esquire Bank, N.A.                              | 58140      | Jericho, NY           | 1,290,452      | 117       | 2        |
| Evolve Bank & Trust                             | 1299       | West Memphis, AR      | 1,299,412      | 515       | 5        |
| Farmers State Bank                              | 14578      | Lagrange, IN          | 1,143,913      | 156       | 12       |
| First Business Bank                             | 15229      | Madison, WI           | 2,775,151      | 333       | 4        |
| First National Bank                             | 14712      | Fort Pierre, SD       | 1,655,530      | 173       | 17       |
| First Savings Bank                              | 32629      | Beresford, SD         | 1,355,837      | 202       | 24       |
| FirstCapital Bank of Texas, N.A.                | 35028      | Midland, TX           | 2,119,077      | 257       | 16       |
| Five Star Bank                                  | 35361      | Roseville, CA         | 2,836,570      | 182       | 7        |
| Fresno First Bank                               | 58090      | Fresno, CA            | 1,143,307      | 94        | 1        |
| Genesee Regional Bank                           | 26333      | Rochester, NY         | 1,052,319      | 163       | 3        |
| Golden Bank, N.A.                               | 26223      | Houston, TX           | 1,370,226      | 141       | 9        |
| Green Dot Bank DBA Bonneville Bank              | 22653      | Provo, UT             | 3,875,709      | 63        | 1        |
| Guaranty Bank & Trust, N.A.                     | 1208       | Mount Pleasant, TX    | 3,280,100      | 506       | 31       |
| Guaranty Bank and Trust Company                 | 15953      | Belzoni, MS           | 1,629,370      | 288       | 22       |
| Horizon Bank, SSB                               | 3256       | Austin, TX            | 2,424,193      | 195       | 5        |
| Illinois Bank & Trust                           | 34076      | Rockford, IL          | 1,701,567      | 80        | 6        |
| Independent Bank                                | 27811      | Grand Rapids, MI      | 4,823,961      | 912       | 56       |
| John Deere Financial, f.s.b.                    | 35237      | Madison, WI           | 3,911,780      | 128       | 1        |
| MainStreet Bank                                 | 57742      | Fairfax, VA           | 1,794,239      | 143       | 6        |
| Metro City Bank                                 | 58181      | Doraville, GA         | 3,163,435      | 214       | 19       |
| Mission Bank                                    | 34805      | Bakersfield, CA       | 1,422,142      | 116       | 7        |
| Mountain Commerce Bank                          | 4931       | Knoxville, TN         | 1,448,805      | 111       | 6        |
| Northeast Bank                                  | 19690      | Portland, ME          | 1,582,759      | 171       | 10       |
| Open Bank                                       | 57944      | Los Angeles, CA       | 1,934,090      | 205       | 10       |
| Pacific City Bank                               | 57463      | Los Angeles, CA       | 2,344,499      | 271       | 13       |
| Plumas Bank                                     | 23275      | Quincy, CA            | 1,618,717      | 171       | 15       |
| Quad City Bank and Trust Company                | 33867      | Bettendorf, IA        | 2,122,852      | 248       | 5        |
| Regent Bank                                     | 4160       | Tulsa, OK             | 1,112,871      | 177       | 5        |
| River Bank & Trust                              | 58255      | Prattville, AL        | 2,501,359      | 290       | 20       |
| River City Bank                                 | 18983      | Sacramento, CA        | 3,788,104      | 126       | 11       |
| Santa Cruz County Bank                          | 57591      | Santa Cruz, CA        | 1,761,103      | 145       | 7        |
| The Bank of Commerce                            | 18059      | Ammon, ID             | 1,904,130      | 213       | 15       |
| The Bank of New York Mellon Trust Company, N.A. | 23472      | Los Angeles, CA       | 1,497,712      | 847       | 1        |
| The First Bank and Trust Company                | 22918      | Lebanon, VA           | 2,956,824      | 432       | 25       |
| The First National Bank of Fort Smith           | 3864       | Fort Smith, AR        | 1,907,214      | 309       | 14       |
| Thomasville National Bank                       | 34068      | Thomasville, GA       | 1,583,553      | 139       | 3        |
| United Fidelity Bank, fsb                       | 29566      | Evansville, IN        | 4,168,004      | 247       | 21       |
| Unity Bank                                      | 33503      | Clinton, NJ           | 2,104,766      | 213       | 19       |
| US Metro Bank                                   | 58310      | Garden Grove, CA      | 1,081,641      | 110       | 7        |
| Vista Bank                                      | 1210       | Dallas, TX            | 1,441,432      | 147       | 14       |



**PEER GROUP 5:**  
\$1 - 5 Billion

**C-Corp Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **599**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **C Corporation**  
 Asset Size: **\$1 - 5 Billion**

| Institution Name | FDIC Cert. | City, State        | Assets (\$000) | Employees | Branches |
|------------------|------------|--------------------|----------------|-----------|----------|
| WebBank          | 34404      | Salt Lake City, UT | 1,631,388      | 199       | 1        |

**PEER GROUP 5:**  
\$1 - 5 Billion

**C-Corp Top Ten Percent: How They Rank**

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 11.69 | 1.67 | 16.50 | 3.78 | 48.60 | 0.11 | 37.00 | 1.02 |
| Top Ten Percent: Average | 13.48 | 1.80 | 17.04 | 3.95 | 49.20 | 0.20 | 36.70 | 1.24 |
| All Banks: Median        | 3.39  | 1.03 | 10.90 | 3.21 | 61.97 | 0.20 | 27.49 | 0.60 |
| All Banks: Average       | 4.76  | 1.04 | 10.88 | 3.22 | 62.15 | 0.30 | 28.01 | 0.70 |

| CB Scorecard Key Performance Indicators |   |        |       |       |      |       |      |        |       |
|---|---|--------|-------|-------|------|-------|------|--------|-------|
| RK                                      | Institution Name                                | AGR    | ROAA  | ROAE  | NIM  | ER    | NPA  | NIBD   | NII   |
| 1                                       | Esquire Bank, N.A.                              | 22.96  | 2.15  | 20.99 | 4.59 | 49.29 | 0.00 | 44.76  | 1.98  |
| 2                                       | Open Bank                                       | 24.04  | 1.85  | 20.60 | 4.23 | 44.82 | 0.11 | 47.46  | 1.08  |
| 3                                       | Green Dot Bank DBA Bonneville Bank              | (0.57) | 2.74  | 52.38 | 3.59 | 10.02 | 0.06 | 99.39  | 1.73  |
| 4                                       | Pacific City Bank                               | 18.12  | 1.79  | 14.14 | 3.90 | 47.45 | 0.09 | 49.64  | 0.82  |
| 5                                       | The Bank of New York Mellon Trust Company, N.A. | 11.52  | 12.75 | 15.56 | 0.79 | 43.86 | 0.00 | 100.00 | 29.58 |
| 6                                       | Fresno First Bank                               | 11.85  | 2.30  | 20.71 | 4.22 | 38.95 | 1.20 | 69.35  | 1.22  |
| 7                                       | First Savings Bank                              | 8.81   | 2.42  | 17.25 | 7.58 | 44.50 | 0.37 | 33.56  | 2.73  |
| 8                                       | Five Star Bank                                  | 21.86  | 1.58  | 16.62 | 3.71 | 36.12 | 0.02 | 40.33  | 0.27  |
| 9                                       | Community National Bank & Trust of Texas        | 14.48  | 1.42  | 13.20 | 3.97 | 58.51 | 0.02 | 45.33  | 0.78  |
| 10                                      | US Metro Bank                                   | 23.41  | 1.70  | 17.21 | 3.59 | 46.07 | 0.25 | 31.47  | 1.31  |
| 11                                      | Colorado Federal Savings Bank                   | 5.60   | 2.96  | 25.08 | 2.33 | 16.42 | 0.02 | 45.49  | 2.55  |
| 12                                      | John Deere Financial, f.s.b.                    | 80.70  | 4.29  | 19.82 | 5.88 | 37.17 | 0.18 | 0.64   | 2.48  |
| 13                                      | CalPrivate Bank                                 | 12.66  | 1.47  | 15.83 | 4.65 | 57.91 | 0.09 | 51.97  | 0.59  |
| 14                                      | Horizon Bank, SSB                               | 6.65   | 1.68  | 23.65 | 3.40 | 44.70 | 0.08 | 47.17  | 0.57  |
| 15                                      | Anderson Brothers Bank                          | 12.39  | 1.77  | 21.31 | 6.10 | 57.95 | 0.38 | 37.30  | 1.16  |
| 16                                      | Guaranty Bank and Trust Company                 | 26.74  | 1.75  | 19.40 | 3.73 | 65.89 | 0.11 | 37.19  | 0.93  |
| 17                                      | Capital Bank, N.A.                              | 9.35   | 2.05  | 24.54 | 6.89 | 64.29 | 0.34 | 44.64  | 1.64  |
| 18                                      | The First Bank and Trust Company                | 7.88   | 1.67  | 17.44 | 3.78 | 47.57 | 0.10 | 27.83  | 0.75  |
| 19                                      | Coastal Community Bank                          | 25.36  | 1.21  | 15.45 | 5.13 | 58.27 | 0.20 | 29.75  | 3.38  |
| 20                                      | Vista Bank                                      | 12.99  | 1.37  | 13.41 | 3.83 | 52.50 | 0.04 | 49.61  | 0.39  |
| 21                                      | Northeast Bank                                  | 16.82  | 2.71  | 17.05 | 5.98 | 44.30 | 0.82 | 25.35  | 1.28  |
| 22                                      | Bank of Utah                                    | 6.52   | 1.39  | 12.56 | 3.41 | 58.16 | 0.06 | 43.02  | 1.26  |
| 23                                      | Thomasville National Bank                       | 16.67  | 1.73  | 21.25 | 3.13 | 47.05 | 0.07 | 19.80  | 1.33  |
| 24                                      | American First National Bank                    | 2.91   | 2.30  | 20.29 | 4.19 | 35.47 | 0.05 | 23.95  | 0.53  |
| 25                                      | Plumas Bank                                     | 0.71   | 1.42  | 17.60 | 3.40 | 47.91 | 0.12 | 51.98  | 0.74  |
| 26                                      | Bridgewater Bank                                | 23.34  | 1.47  | 13.31 | 3.71 | 39.67 | 0.02 | 30.95  | 0.18  |
| 27                                      | Commonwealth Business Bank                      | (3.50) | 1.70  | 15.98 | 3.69 | 48.79 | 0.16 | 37.44  | 1.13  |
| 28                                      | The Bank of Commerce                            | 6.18   | 1.68  | 14.22 | 3.38 | 39.47 | 0.06 | 48.83  | 0.32  |
| 29                                      | MainStreet Bank                                 | 17.88  | 1.46  | 10.72 | 4.08 | 52.48 | 0.00 | 36.26  | 0.28  |
| 30                                      | Santa Cruz County Bank                          | 7.04   | 1.37  | 12.71 | 3.78 | 45.78 | 0.02 | 45.26  | 0.24  |
| 31                                      | Genesee Regional Bank                           | 14.85  | 1.64  | 19.60 | 3.15 | 51.56 | 0.23 | 27.16  | 1.54  |
| 32                                      | City Bank                                       | 3.75   | 1.67  | 16.36 | 3.78 | 64.76 | 0.20 | 36.81  | 2.15  |
| 32                                      | United Fidelity Bank, fsb                       | 89.49  | 4.06  | 44.37 | 2.47 | 26.22 | 0.14 | 14.80  | 5.37  |
| 34                                      | Farmers State Bank                              | 9.54   | 1.37  | 17.28 | 3.29 | 53.78 | 0.02 | 27.72  | 0.62  |
| 34                                      | Illinois Bank & Trust                           | 1.73   | 1.48  | 20.46 | 2.85 | 51.51 | 0.07 | 38.71  | 1.18  |
| 36                                      | River Bank & Trust                              | 8.83   | 1.32  | 16.58 | 3.35 | 50.01 | 0.08 | 29.21  | 0.66  |
| 37                                      | Adams Bank & Trust                              | 12.11  | 1.55  | 16.77 | 4.57 | 59.33 | 0.10 | 22.34  | 0.66  |
| 38                                      | Guaranty Bank & Trust, N.A.                     | 12.62  | 1.44  | 14.16 | 3.52 | 57.93 | 0.30 | 40.11  | 0.79  |
| 39                                      | Independent Bank                                | 5.17   | 1.35  | 16.68 | 3.17 | 60.00 | 0.13 | 45.12  | 1.38  |
| 40                                      | Mountain Commerce Bank                          | 17.09  | 1.41  | 15.34 | 3.64 | 42.99 | 0.09 | 29.75  | 0.23  |
| 41                                      | The First National Bank of Fort Smith           | 0.87   | 1.42  | 14.26 | 3.18 | 52.62 | 0.11 | 43.47  | 1.17  |
| 42                                      | Mission Bank                                    | (8.09) | 1.32  | 15.12 | 3.38 | 46.07 | 0.01 | 56.49  | 0.64  |
| 43                                      | Evolve Bank & Trust                             | 129.75 | 1.53  | 17.18 | 3.80 | 84.23 | 0.54 | 38.93  | 10.20 |
| 44                                      | First Business Bank                             | 9.41   | 1.57  | 15.75 | 3.66 | 62.00 | 0.20 | 29.40  | 1.08  |
| 45                                      | Beal Bank                                       | 228.50 | 9.17  | 42.24 | 3.37 | 22.28 | 1.98 | 4.67   | 13.94 |
| 45                                      | Unity Bank                                      | 8.15   | 1.78  | 17.23 | 4.33 | 46.04 | 0.37 | 30.09  | 0.49  |
| 47                                      | River City Bank                                 | 7.19   | 1.38  | 16.01 | 2.50 | 24.36 | 0.00 | 26.34  | 0.94  |
| 48                                      | Bank 7  | 20.47  | 1.90  | 20.56 | 4.46 | 42.52 | 0.64 | 33.23  | 0.21  |
| 49                                      | FirstCapital Bank of Texas, N.A.                | 7.60   | 1.76  | 14.00 | 4.37 | 50.62 | 0.65 | 43.24  | 0.54  |
| 49                                      | Metro City Bank                                 | 3.32   | 2.33  | 23.93 | 4.15 | 33.57 | 0.74 | 26.97  | 0.81  |
| 51                                      | Bank of Clarke County                           | 15.25  | 1.14  | 13.30 | 3.68 | 66.26 | 0.15 | 39.29  | 1.05  |
| 52                                      | Drummond Community Bank                         | 6.08   | 1.07  | 12.74 | 4.09 | 62.68 | 0.13 | 50.38  | 0.99  |
| 53                                      | American Commercial Bank & Trust, N.A.          | 39.91  | 1.16  | 13.40 | 3.80 | 59.52 | 0.65 | 50.40  | 0.86  |
| 54                                      | Regent Bank                                     | 30.83  | 1.32  | 14.11 | 4.10 | 60.63 | 0.39 | 30.24  | 0.84  |
| 55                                      | Quad City Bank and Trust Company                | (2.03) | 1.69  | 16.04 | 3.44 | 49.01 | 0.11 | 32.02  | 0.71  |
| 55                                      | WebBank   | 23.41  | 2.98  | 16.42 | 9.21 | 59.80 | 0.48 | 3.73   | 3.17  |
| 57                                      | Golden Bank, N.A.                               | 11.85  | 1.67  | 12.55 | 3.94 | 46.40 | 0.04 | 22.30  | 0.37  |
| 58                                      | First National Bank                             | (1.57) | 2.84  | 13.93 | 7.54 | 39.58 | 0.57 | 27.28  | 2.51  |
| 59                                      | Citizens and Farmers Bank                       | 6.86   | 1.20  | 12.14 | 4.13 | 69.43 | 0.06 | 31.80  | 1.36  |

**PEER GROUP 5:**  
\$1 - 5 Billion

**C-Corp Top Ten Percent: How They Rank**

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 11.69 | 1.67 | 16.50 | 3.78 | 48.60 | 0.11 | 37.00 | 1.02 |
| Top Ten Percent: Average | 13.48 | 1.80 | 17.04 | 3.95 | 49.20 | 0.20 | 36.70 | 1.24 |
| All Banks: Median        | 3.39  | 1.03 | 10.90 | 3.21 | 61.97 | 0.20 | 27.49 | 0.60 |
| All Banks: Average       | 4.76  | 1.04 | 10.88 | 3.22 | 62.15 | 0.30 | 28.01 | 0.70 |

|    |                        | CB Scorecard Key Performance Indicators |      |       |      |       |      |       |      |
|----|------------------------|---|------|-------|------|-------|------|-------|------|
| RK | Institution Name       | AGR                                     | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
| 60 | Choice Financial Group | (4.37)                                  | 1.85 | 16.02 | 3.82 | 48.41 | 0.45 | 31.84 | 1.40 |

**PEER GROUP 1:**  
Less Than \$100 Million

**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **310**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **Less Than \$100 Million**

| Institution Name                             | FDIC Cert. | City, State       | Assets (\$000) | Employees | Branches |
|--|------------|-------------------|----------------|-----------|----------|
| Basile State Bank                            | 17621      | Basile, LA        | 66,772         | 17        | 2        |
| Boston Trust Walden Company                  | 18342      | Boston, MA        | 62,796         | 78        | 1        |
| Bryant State Bank                            | 6064       | Bryant, SD        | 44,600         | 8         | 1        |
| Citizens Savings Bank                        | 14785      | Marshalltown, IA  | 77,032         | 12        | 3        |
| Cleo State Bank                              | 406        | Cleo Springs, OK  | 98,387         | 17        | 4        |
| Community State Bank                         | 5619       | Bradley, AR       | 25,677         | 6         | 1        |
| Farmers and Merchants Bank                   | 4144       | Maysville, OK     | 24,881         | 6         | 1        |
| Farmers and Merchants State Bank of Appleton | 8845       | Appleton, MN      | 61,691         | 8         | 1        |
| Farmers State Bank, Allen, Oklahoma          | 12758      | Allen, OK         | 50,986         | 12        | 1        |
| First Security Bank                          | 9728       | Byron, MN         | 95,204         | 10        | 1        |
| First Security Bank and Trust Company        | 17001      | Oklahoma City, OK | 73,964         | 23        | 1        |
| First Security Bank of Deer Lodge            | 20657      | Deer Lodge, MT    | 79,548         | 11        | 1        |
| First State Bank                             | 12757      | Valliant, OK      | 99,989         | 29        | 3        |
| Heritage Bank Minnesota                      | 8865       | West Concord, MN  | 80,443         | 16        | 3        |
| Integrity Bank Plus                          | 15578      | Wabasso, MN       | 90,863         | 15        | 2        |
| Lowry State Bank                             | 10202      | Lowry, MN         | 65,910         | 11        | 1        |
| Lusk State Bank                              | 8724       | Lusk, WY          | 69,034         | 7         | 1        |
| Metz Banking Company                         | 1945       | Nevada, MO        | 99,875         | 13        | 2        |
| Nebraska State Bank                          | 9819       | Oshkosh, NE       | 68,288         | 8         | 1        |
| New Century Bank                             | 8108       | Belleville, KS    | 59,825         | 20        | 2        |
| Richland State Bank                          | 1675       | Bruce, SD         | 55,503         | 13        | 1        |
| Security State Bank of Wanamingo             | 18378      | Wanamingo, MN     | 84,222         | 10        | 1        |
| State Bank of Taunton                        | 16906      | Taunton, MN       | 60,771         | 13        | 1        |
| The Citizens State Bank of Cheney, Kansas    | 9658       | Cheney, KS        | 83,548         | 14        | 1        |
| The First National Bank of Anson             | 3078       | Anson, TX         | 80,867         | 14        | 1        |
| The First National Bank of Eldorado          | 3184       | Eldorado, TX      | 73,037         | 16        | 1        |
| The First National Bank of Trinity           | 5559       | Trinity, TX       | 79,939         | 21        | 2        |
| The Peoples State Bank                       | 16744      | Cherryvale, KS    | 18,673         | 5         | 1        |
| The Trust Bank                               | 13832      | Lenox, GA         | 50,712         | 21        | 3        |
| Union State Bank                             | 16788      | Uniontown, KS     | 66,482         | 16        | 2        |
| Western Dakota Bank                          | 492        | Timber Lake, SD   | 65,210         | 10        | 3        |

**PEER GROUP 1:**  
Less Than \$100 Million

**Sub-S Top Ten Percent: How They Rank**

|                          |      |      |       |      |       |      |       |      |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 9.21 | 1.61 | 16.19 | 3.89 | 61.11 | 0.04 | 34.19 | 0.70 |
| Top Ten Percent: Average | 9.58 | 1.79 | 18.04 | 4.17 | 59.97 | 0.39 | 33.32 | 0.96 |
| All Banks: Median        | 1.71 | 0.81 | 8.54  | 3.03 | 71.75 | 0.15 | 26.21 | 0.32 |
| All Banks: Average       | 2.08 | 0.84 | 8.75  | 3.14 | 73.25 | 0.54 | 27.89 | 0.38 |

| CB Scorecard Key Performance Indicators |  |         |       |       |      |       |      |       |        |
|---|--|---------|-------|-------|------|-------|------|-------|--------|
| RK                                      | Institution Name                             | AGR     | ROAA  | ROAE  | NIM  | ER    | NPA  | NIBD  | NII    |
| 1                                       | Boston Trust Walden Company                  | 26.16   | 58.67 | 69.03 | 7.67 | 55.12 | 0.00 | 0.00  | 133.26 |
| 2                                       | Lusk State Bank                              | 4.00    | 2.39  | 19.69 | 3.79 | 45.58 | 0.00 | 34.16 | 0.60   |
| 3                                       | The First National Bank of Anson             | 20.65   | 1.68  | 24.84 | 4.22 | 62.74 | 0.28 | 57.46 | 0.74   |
| 4                                       | First Security Bank of Deer Lodge            | 11.61   | 2.22  | 25.44 | 4.04 | 41.62 | 0.01 | 34.41 | 0.33   |
| 5                                       | The First National Bank of Eldorado          | 11.55   | 2.44  | 14.87 | 5.63 | 55.20 | 0.47 | 42.31 | 0.55   |
| 6                                       | Richland State Bank                          | 9.21    | 2.64  | 32.89 | 2.93 | 53.83 | 0.00 | 20.79 | 3.26   |
| 6                                       | The Peoples State Bank                       | 18.36   | 2.57  | 10.18 | 5.42 | 54.69 | 2.17 | 44.12 | 0.83   |
| 8                                       | The Citizens State Bank of Cheney, Kansas    | 10.39   | 1.59  | 21.65 | 3.78 | 54.63 | 0.04 | 27.84 | 0.48   |
| 9                                       | New Century Bank                             | 11.84   | 2.74  | 21.06 | 6.07 | 62.59 | 0.07 | 17.29 | 1.52   |
| 10                                      | The Trust Bank                               | 14.65   | 2.32  | 23.78 | 3.89 | 63.67 | 1.44 | 33.15 | 2.83   |
| 11                                      | Cleo State Bank                              | 8.75    | 2.44  | 14.59 | 4.84 | 50.10 | 0.23 | 34.04 | 0.33   |
| 12                                      | Farmers and Merchants State Bank of Appleton | 6.22    | 2.19  | 19.95 | 3.20 | 41.24 | 0.81 | 37.30 | 1.00   |
| 13                                      | Lowry State Bank                             | 6.59    | 2.28  | 28.39 | 4.21 | 48.49 | 0.25 | 23.43 | 0.70   |
| 14                                      | Community State Bank                         | (40.81) | 1.85  | 15.23 | 4.35 | 59.76 | 0.00 | 33.01 | 0.67   |
| 15                                      | State Bank of Taunton                        | 22.38   | 1.29  | 15.22 | 3.88 | 72.73 | 0.00 | 18.57 | 0.92   |
| 16                                      | Farmers State Bank, Allen, Oklahoma          | 17.79   | 1.25  | 10.54 | 4.33 | 68.13 | 0.03 | 34.71 | 0.42   |
| 17                                      | Citizens Savings Bank                        | (2.28)  | 1.35  | 16.57 | 2.70 | 61.11 | 0.00 | 37.39 | 0.94   |
| 18                                      | Farmers and Merchants Bank                   | (4.80)  | 1.30  | 21.68 | 3.47 | 65.81 | 0.00 | 34.19 | 0.52   |
| 19                                      | Bryant State Bank                            | (1.64)  | 1.12  | 11.08 | 5.49 | 64.00 | 0.17 | 35.36 | 2.52   |
| 20                                      | First State Bank                             | 11.76   | 0.98  | 11.97 | 4.23 | 73.74 | 0.09 | 47.37 | 0.53   |
| 21                                      | Heritage Bank Minnesota                      | 10.42   | 1.61  | 22.05 | 3.45 | 66.64 | 0.09 | 22.53 | 1.77   |
| 21                                      | Security State Bank of Wanamingo             | 8.16    | 1.75  | 15.62 | 3.93 | 53.89 | 0.05 | 28.97 | 0.23   |
| 23                                      | Nebraska State Bank                          | 0.01    | 3.20  | 23.23 | 3.85 | 37.49 | 0.43 | 22.61 | 1.50   |
| 23                                      | The First National Bank of Trinity           | (3.05)  | 1.02  | 16.19 | 3.78 | 72.55 | 0.02 | 46.20 | 1.04   |
| 25                                      | Western Dakota Bank                          | 21.02   | 0.65  | 9.01  | 3.70 | 73.54 | 0.00 | 41.59 | 0.63   |
| 26                                      | Integrity Bank Plus                          | 14.04   | 1.46  | 18.49 | 3.59 | 58.58 | 3.75 | 35.19 | 0.51   |
| 27                                      | Basile State Bank                            | 7.43    | 1.47  | 14.33 | 4.74 | 70.48 | 1.80 | 40.75 | 0.73   |
| 28                                      | First Security Bank and Trust Company        | 41.51   | 1.15  | 6.32  | 5.36 | 79.89 | 0.02 | 41.41 | 0.57   |
| 29                                      | First Security Bank                          | 6.06    | 1.16  | 15.87 | 3.80 | 62.31 | 0.03 | 28.22 | 0.31   |
| 30                                      | Metz Banking Company                         | 6.53    | 1.31  | 13.80 | 3.21 | 54.94 | 0.02 | 38.51 | 0.18   |
| 30                                      | Union State Bank                             | 4.10    | 1.00  | 14.96 | 3.85 | 71.38 | 0.04 | 30.93 | 0.79   |

**PEER GROUP 2:**  
**\$100 - 249 Million**
**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **533**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **\$100 - 249 Million**

| Institution Name                       | FDIC Cert. | City, State             | Assets (\$000) | Employees | Branches |
|--|------------|-------------------------|----------------|-----------|----------|
| Arcadian Bank                          | 10561      | Albert Lea, MN          | 184,790        | 32        | 3        |
| Auburn Banking Company                 | 284        | Auburn, KY              | 112,218        | 22        | 2        |
| Bank 21                                | 8560       | Carrollton, MO          | 166,735        | 37        | 5        |
| Bank of Montana                        | 58482      | Missoula, MT            | 221,319        | 11        | 1        |
| Bank of Salem                          | 11243      | Salem, AR               | 182,794        | 38        | 3        |
| Bank of St. Elizabeth                  | 12236      | Saint Elizabeth, MO     | 233,942        | 36        | 4        |
| Bank of St. Francisville               | 22739      | Saint Francisville, LA  | 219,702        | 47        | 1        |
| BOC Bank                               | 25328      | McLean, TX              | 148,395        | 18        | 2        |
| Burling Bank                           | 27556      | Chicago, IL             | 197,746        | 16        | 1        |
| Citizens State Bank                    | 15519      | Miles, TX               | 224,149        | 21        | 2        |
| Coleman County State Bank              | 15480      | Coleman, TX             | 199,782        | 41        | 3        |
| Commerce Bank                          | 34938      | Corinth, MS             | 156,019        | 27        | 1        |
| DNB National Bank                      | 3977       | Clear Lake, SD          | 109,778        | 13        | 2        |
| Farmers State Bank & Trust Co.         | 16114      | Church Point, LA        | 166,770        | 43        | 5        |
| Farmers Trust & Savings Bank           | 8510       | Earling, IA             | 137,049        | 19        | 3        |
| First Bank                             | 4092       | Erick, OK               | 105,263        | 21        | 4        |
| First Iowa State Bank                  | 14930      | Albia, IA               | 187,600        | 24        | 2        |
| First National Bank of Dublin          | 26228      | Dublin, TX              | 131,824        | 33        | 3        |
| First National Bank of Fort Stockton   | 17913      | Fort Stockton, TX       | 145,025        | 25        | 2        |
| First State Bank                       | 24498      | Graham, TX              | 248,679        | 42        | 7        |
| First State Bank of Ben Wheeler, Texas | 11904      | Ben Wheeler, TX         | 202,957        | 34        | 4        |
| FirstOak Bank                          | 4660       | Independence, KS        | 234,043        | 43        | 3        |
| Heartland State Bank                   | 9007       | Redfield, SD            | 134,711        | 21        | 4        |
| Home Bank of California                | 26271      | San Diego, CA           | 226,118        | 24        | 1        |
| Iowa State Bank                        | 10497      | Sac City, IA            | 175,480        | 22        | 3        |
| Jonesburg State Bank                   | 8896       | Jonesburg, MO           | 138,385        | 25        | 3        |
| Lamar Bank and Trust Company           | 1964       | Lamar, MO               | 231,656        | 34        | 1        |
| Liberty State Bank                     | 17096      | Powers Lake, ND         | 122,372        | 12        | 1        |
| McGehee Bank                           | 11242      | McGehee, AR             | 159,467        | 29        | 1        |
| Mississippi River Bank                 | 23222      | Belle Chasse, LA        | 140,605        | 20        | 2        |
| Muenster State Bank                    | 15523      | Muenster, TX            | 206,059        | 16        | 2        |
| North Valley Bank                      | 18710      | Thornton, CO            | 230,305        | 35        | 2        |
| Prime Security Bank                    | 10971      | Karlstad, MN            | 111,071        | 19        | 3        |
| Security State Bank of Marine          | 10163      | Marine On St. Croix, MN | 202,475        | 24        | 4        |
| South Coast Bank & Trust               | 16283      | Brunswick, GA           | 203,132        | 26        | 2        |
| South Georgia Bank                     | 32532      | Glennville, GA          | 213,229        | 42        | 4        |
| State Bank of Downs                    | 9659       | Downs, KS               | 127,126        | 17        | 2        |
| Surety Bank                            | 33026      | Deland, FL              | 215,833        | 38        | 4        |
| Table Rock Community Bank              | 58300      | Kimberling City, MO     | 160,513        | 26        | 2        |
| The Brady National Bank                | 3109       | Brady, TX               | 139,852        | 22        | 1        |
| The Buckholts State Bank               | 11916      | Buckholts, TX           | 109,861        | 14        | 3        |
| The Commercial National Bank of Brady  | 3110       | Brady, TX               | 220,516        | 42        | 3        |
| The Cowboy Bank of Texas               | 12298      | Maypearl, TX            | 118,369        | 17        | 1        |
| The Farmers State Bank                 | 404        | Quinton, OK             | 160,633        | 40        | 4        |
| The First Bank of Baldwin              | 5336       | Baldwin, WI             | 243,593        | 41        | 5        |
| The First National Bank at Paris       | 14534      | Paris, AR               | 241,595        | 52        | 6        |
| The First State Bank                   | 2301       | Boise City, OK          | 102,213        | 11        | 1        |
| The Hamilton Bank                      | 15606      | Hamilton, MO            | 108,222        | 16        | 3        |
| The Idabel National Bank               | 4241       | Idabel, OK              | 242,285        | 29        | 1        |
| The Sacramento Deposit Bank            | 8762       | Sacramento, KY          | 137,347        | 18        | 2        |
| The Valley State Bank                  | 14345      | Syracuse, KS            | 206,809        | 44        | 2        |
| Town & Country Bank Midwest            | 10460      | Quincy, IL              | 225,844        | 38        | 4        |
| Twin River Bank                        | 22993      | Lewiston, ID            | 149,454        | 33        | 4        |
| West Texas State Bank                  | 16866      | Snyder, TX              | 193,444        | 30        | 2        |

**PEER GROUP 2:**  
\$100 - 249 Million

**Sub-S Top Ten Percent: How They Rank**

|                          |      |      |       |      |       |      |       |      |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 6.72 | 1.74 | 18.66 | 3.66 | 55.04 | 0.01 | 32.45 | 0.60 |
| Top Ten Percent: Average | 9.04 | 1.76 | 19.75 | 3.74 | 54.95 | 0.17 | 34.26 | 0.64 |
| All Banks: Median        | 1.74 | 1.07 | 12.00 | 3.16 | 66.68 | 0.13 | 26.58 | 0.42 |
| All Banks: Average       | 1.98 | 1.10 | 12.31 | 3.20 | 66.30 | 0.35 | 27.24 | 0.48 |

| CB Scorecard Key Performance Indicators |  |         |      |       |      |       |      |       |      |
|---|--|---------|------|-------|------|-------|------|-------|------|
| RK                                      | Institution Name                       | AGR     | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
| 1                                       | Surety Bank                            | 16.17   | 2.91 | 35.31 | 3.77 | 48.72 | 0.23 | 46.96 | 3.23 |
| 2                                       | Bank of Montana                        | 10.89   | 3.59 | 45.86 | 2.33 | 27.47 | 0.00 | 59.63 | 2.75 |
| 3                                       | First Bank                             | 27.36   | 3.66 | 36.26 | 5.74 | 39.48 | 1.72 | 47.44 | 0.87 |
| 4                                       | Table Rock Community Bank              | 12.74   | 2.60 | 31.70 | 5.37 | 50.50 | 0.00 | 24.83 | 0.50 |
| 5                                       | The Commercial National Bank of Brady  | 9.75    | 1.74 | 22.66 | 4.13 | 59.71 | 0.00 | 31.80 | 0.65 |
| 6                                       | Auburn Banking Company                 | 8.86    | 2.06 | 28.41 | 4.02 | 53.45 | 0.10 | 41.68 | 0.54 |
| 7                                       | Citizens State Bank                    | 18.54   | 2.02 | 22.99 | 3.50 | 44.57 | 0.00 | 32.84 | 0.28 |
| 8                                       | Mississippi River Bank                 | 31.26   | 2.30 | 17.82 | 4.11 | 45.47 | 0.01 | 57.79 | 0.15 |
| 9                                       | North Valley Bank                      | 4.47    | 2.47 | 21.83 | 4.74 | 44.05 | 0.00 | 29.22 | 0.24 |
| 10                                      | McGehee Bank                           | 20.53   | 1.45 | 12.26 | 3.26 | 58.63 | 0.00 | 40.83 | 0.91 |
| 11                                      | Bank of St. Elizabeth                  | 17.23   | 1.81 | 11.87 | 3.55 | 53.08 | 0.01 | 32.58 | 0.81 |
| 12                                      | The First National Bank at Paris       | 5.81    | 1.98 | 17.22 | 4.14 | 58.00 | 0.17 | 33.75 | 1.03 |
| 13                                      | South Georgia Bank                     | 4.08    | 1.84 | 19.61 | 3.87 | 54.32 | 0.00 | 27.22 | 0.48 |
| 14                                      | Burling Bank                           | (10.83) | 1.86 | 19.61 | 4.19 | 52.65 | 0.00 | 60.44 | 0.36 |
| 15                                      | Bank of Salem                          | 6.08    | 1.94 | 18.92 | 4.10 | 54.54 | 0.19 | 30.52 | 0.55 |
| 16                                      | The First Bank of Baldwin              | (7.10)  | 1.68 | 24.39 | 3.35 | 59.47 | 0.00 | 31.06 | 1.01 |
| 17                                      | The Buckholts State Bank               | 11.31   | 2.09 | 14.37 | 3.54 | 42.81 | 0.07 | 41.13 | 0.23 |
| 18                                      | Prime Security Bank                    | 6.76    | 1.77 | 19.93 | 4.35 | 55.68 | 0.00 | 26.53 | 0.22 |
| 19                                      | BOC Bank                               | (2.58)  | 1.82 | 21.18 | 3.33 | 47.77 | 0.00 | 19.17 | 1.21 |
| 19                                      | Heartland State Bank                   | 22.68   | 1.22 | 14.61 | 3.54 | 66.34 | 0.00 | 31.94 | 0.54 |
| 21                                      | The First State Bank                   | (6.52)  | 2.06 | 26.70 | 3.94 | 47.53 | 0.01 | 38.46 | 0.25 |
| 22                                      | Iowa State Bank                        | 2.24    | 1.99 | 19.23 | 2.99 | 41.10 | 0.00 | 23.23 | 0.81 |
| 23                                      | Twin River Bank                        | 12.85   | 1.47 | 18.79 | 3.47 | 58.15 | 0.00 | 27.59 | 0.31 |
| 24                                      | The Cowboy Bank of Texas               | (4.25)  | 2.39 | 22.59 | 3.56 | 49.02 | 0.25 | 28.53 | 1.22 |
| 25                                      | West Texas State Bank                  | 4.66    | 1.74 | 15.85 | 4.01 | 49.30 | 0.10 | 31.66 | 0.40 |
| 26                                      | Town & Country Bank Midwest            | 5.08    | 1.80 | 16.65 | 3.17 | 53.76 | 0.19 | 33.98 | 0.95 |
| 27                                      | Home Bank of California                | 30.24   | 2.47 | 19.47 | 5.34 | 46.78 | 0.00 | 6.04  | 0.02 |
| 27                                      | Jonesburg State Bank                   | 10.24   | 1.31 | 17.37 | 3.18 | 61.63 | 0.00 | 35.05 | 0.44 |
| 29                                      | DNB National Bank                      | (1.82)  | 1.33 | 27.77 | 2.49 | 56.03 | 0.00 | 36.36 | 1.32 |
| 30                                      | Farmers State Bank & Trust Co.         | 28.67   | 1.28 | 16.16 | 3.75 | 66.71 | 0.25 | 47.51 | 0.60 |
| 31                                      | Farmers Trust & Savings Bank           | 27.60   | 1.47 | 19.71 | 3.07 | 57.32 | 0.00 | 29.05 | 0.29 |
| 32                                      | Coleman County State Bank              | 23.41   | 1.27 | 15.27 | 3.76 | 72.39 | 0.18 | 42.34 | 1.13 |
| 33                                      | South Coast Bank & Trust               | 7.23    | 1.57 | 21.88 | 3.70 | 58.24 | 0.01 | 24.10 | 0.47 |
| 34                                      | FirstOak Bank                          | 13.38   | 1.54 | 16.33 | 4.37 | 62.42 | 0.25 | 36.23 | 0.41 |
| 35                                      | The Hamilton Bank                      | 11.79   | 1.42 | 24.99 | 3.42 | 61.41 | 0.10 | 27.27 | 0.71 |
| 36                                      | Arcadian Bank                          | 3.69    | 1.94 | 15.44 | 3.83 | 57.83 | 0.08 | 23.63 | 1.05 |
| 37                                      | State Bank of Downs                    | 5.63    | 1.80 | 16.35 | 3.44 | 49.29 | 0.00 | 28.69 | 0.21 |
| 38                                      | First National Bank of Dublin          | 12.51   | 1.28 | 14.35 | 3.72 | 68.20 | 0.10 | 47.96 | 0.66 |
| 39                                      | Security State Bank of Marine          | 6.36    | 1.54 | 17.29 | 3.20 | 56.30 | 0.19 | 36.87 | 0.68 |
| 40                                      | The Farmers State Bank                 | 4.94    | 1.32 | 27.36 | 4.47 | 71.28 | 0.20 | 32.03 | 1.08 |
| 41                                      | First National Bank of Fort Stockton   | 1.32    | 1.19 | 13.59 | 3.74 | 68.30 | 0.00 | 49.78 | 0.62 |
| 41                                      | First State Bank of Ben Wheeler, Texas | 11.12   | 1.53 | 12.58 | 2.82 | 53.61 | 0.00 | 28.57 | 0.67 |
| 43                                      | The Brady National Bank                | (6.38)  | 1.39 | 16.99 | 3.39 | 60.22 | 0.00 | 33.80 | 0.67 |
| 44                                      | The Idabel National Bank               | 50.78   | 1.54 | 16.57 | 4.50 | 33.81 | 0.89 | 29.19 | 0.29 |
| 45                                      | Bank 21                                | 4.58    | 1.29 | 15.28 | 3.62 | 67.91 | 0.00 | 35.34 | 0.47 |
| 46                                      | Bank of St. Francisville               | (3.48)  | 1.80 | 17.56 | 4.39 | 62.98 | 0.42 | 38.86 | 0.73 |
| 46                                      | Liberty State Bank                     | 6.67    | 1.54 | 19.91 | 3.01 | 43.42 | 0.00 | 25.79 | 0.33 |
| 48                                      | Commerce Bank                          | 0.59    | 1.57 | 17.64 | 3.56 | 61.96 | 0.50 | 40.09 | 1.02 |
| 49                                      | First Iowa State Bank                  | (8.78)  | 1.89 | 23.07 | 3.72 | 49.28 | 0.00 | 17.85 | 0.58 |
| 50                                      | First State Bank                       | 3.74    | 1.19 | 17.15 | 3.40 | 66.32 | 0.01 | 42.41 | 0.60 |
| 51                                      | Muenster State Bank                    | (0.55)  | 1.88 | 17.10 | 2.80 | 38.22 | 0.00 | 32.31 | 0.34 |
| 52                                      | Lamar Bank and Trust Company           | 9.07    | 1.63 | 18.53 | 3.43 | 55.53 | 0.12 | 22.92 | 0.68 |
| 53                                      | The Sacramento Deposit Bank            | 5.31    | 1.70 | 21.71 | 3.58 | 54.39 | 0.49 | 34.24 | 0.38 |
| 54                                      | The Valley State Bank                  | 12.13   | 1.15 | 12.54 | 4.00 | 58.24 | 0.07 | 26.56 | 0.80 |

**PEER GROUP 3:**  
**\$250 - 499 Million**
**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **419**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **\$250 - 499 Million**

| Institution Name                      | FDIC Cert. | City, State        | Assets (\$000) | Employees | Branches |
|---------------------------------------|------------|--------------------|----------------|-----------|----------|
| Arrowhead Bank                        | 1198       | Llano, TX          | 301,536        | 45        | 5        |
| Bank of DeSoto, N.A.                  | 26542      | De Soto, TX        | 253,314        | 40        | 1        |
| Bank of Holly Springs                 | 8232       | Holly Springs, MS  | 443,065        | 86        | 9        |
| Bank of Kilmichael                    | 9775       | Kilmichael, MS     | 256,767        | 45        | 4        |
| Brighton Bank                         | 22578      | Salt Lake City, UT | 306,164        | 42        | 4        |
| CBank                                 | 58434      | Cincinnati, OH     | 271,030        | 26        | 1        |
| Centinel Bank of Taos                 | 19904      | Taos, NM           | 386,069        | 50        | 1        |
| Central Bank of Kansas City           | 17009      | Kansas City, MO    | 347,187        | 98        | 1        |
| Central State Bank                    | 72         | Calera, AL         | 493,680        | 73        | 5        |
| Charter Bank                          | 18660      | Corpus Christi, TX | 316,057        | 53        | 4        |
| Coffee County Bank                    | 22090      | Manchester, TN     | 290,879        | 59        | 4        |
| Community Bank                        | 25752      | Longview, TX       | 298,973        | 34        | 6        |
| Community Bank of Raymore             | 22867      | Raymore, MO        | 437,357        | 47        | 3        |
| Community First Bank of the Heartland | 3846       | Mount Vernon, IL   | 252,306        | 42        | 4        |
| CS Bank                               | 5635       | Eureka Springs, AR | 499,694        | 100       | 7        |
| Cumberland Security Bank, Inc.        | 11358      | Somerset, KY       | 296,073        | 59        | 4        |
| Douglas National Bank                 | 57230      | Douglas, GA        | 265,566        | 30        | 1        |
| F & C Bank                            | 9378       | Holden, MO         | 319,620        | 57        | 3        |
| First State Bank                      | 17950      | Clute, TX          | 289,238        | 45        | 3        |
| FirstBank of Nebraska                 | 5486       | Wahoo, NE          | 373,297        | 41        | 4        |
| FlatIron Bank                         | 57280      | Boulder, CO        | 323,591        | 31        | 2        |
| FNB Picayune Bank                     | 16612      | Picayune, MS       | 287,878        | 61        | 6        |
| Great American Bank                   | 35292      | Lawrence, KS       | 344,868        | 53        | 5        |
| Home State Bank                       | 14867      | Jefferson, IA      | 345,368        | 61        | 1        |
| HomeBank Texas                        | 17094      | Seagoville, TX     | 300,600        | 38        | 3        |
| Louisiana National Bank               | 15059      | Ruston, LA         | 369,632        | 83        | 8        |
| Main Bank                             | 22086      | Albuquerque, NM    | 251,384        | 19        | 1        |
| Paradise Bank                         | 58030      | Boca Raton, FL     | 416,402        | 47        | 3        |
| Peoples Bank                          | 9366       | Mendenhall, MS     | 424,054        | 144       | 5        |
| Pony Express Bank                     | 4526       | Braymer, MO        | 337,234        | 31        | 2        |
| Security State Bank                   | 235        | Sutherland, IA     | 310,177        | 33        | 5        |
| The Bank of Advance                   | 9369       | Advance, MO        | 431,296        | 78        | 6        |
| The Bippus State Bank                 | 1847       | Huntington, IN     | 295,787        | 52        | 5        |
| The Commercial Bank                   | 175        | Crawford, GA       | 392,555        | 48        | 5        |
| The First National Bank of Ballinger  | 3087       | Ballinger, TX      | 261,200        | 41        | 2        |
| The St. Henry Bank                    | 9871       | St. Henry, OH      | 390,746        | 27        | 3        |
| The Union Bank of Mena                | 14597      | Mena, AR           | 349,949        | 56        | 3        |
| The Waggoner National Bank of Vernon  | 5569       | Vernon, TX         | 375,873        | 60        | 2        |
| TrustBank                             | 14662      | Olney, IL          | 421,588        | 83        | 7        |
| Waypoint Bank                         | 5394       | Cozad, NE          | 364,730        | 52        | 7        |
| Wells Bank                            | 14025      | Platte City, MO    | 366,126        | 57        | 5        |
| Western Bank                          | 2249       | Lordsburg, NM      | 288,371        | 43        | 4        |



**PEER GROUP 3:**  
**\$250 - 499 Million**
**Sub-S Top Ten Percent: How They Rank**

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 9.59  | 2.03 | 21.51 | 3.85 | 52.05 | 0.08 | 34.71 | 0.68 |
| Top Ten Percent: Average | 11.56 | 2.05 | 22.77 | 3.89 | 51.87 | 0.17 | 35.49 | 0.74 |
| All Banks: Median        | 1.34  | 1.21 | 14.07 | 3.24 | 62.79 | 0.18 | 25.96 | 0.51 |
| All Banks: Average       | 2.37  | 1.25 | 14.39 | 3.27 | 62.92 | 0.33 | 26.38 | 0.55 |

| CB Scorecard Key Performance Indicators |                                       |         |      |       |      |       |      |       |      |
|---|---------------------------------------|---------|------|-------|------|-------|------|-------|------|
| RK                                      | Institution Name                      | AGR     | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
| 1                                       | Cumberland Security Bank, Inc.        | 11.02   | 2.51 | 19.86 | 4.04 | 47.74 | 0.01 | 45.93 | 0.99 |
| 2                                       | Douglas National Bank                 | 6.39    | 2.35 | 26.87 | 3.62 | 48.21 | 0.08 | 65.10 | 1.09 |
| 3                                       | Central Bank of Kansas City           | 23.43   | 3.15 | 25.22 | 3.54 | 72.35 | 0.00 | 82.90 | 8.26 |
| 4                                       | Paradise Bank                         | 20.49   | 1.62 | 21.12 | 3.93 | 64.11 | 0.00 | 48.19 | 0.81 |
| 5                                       | Coffee County Bank                    | 32.54   | 2.67 | 27.08 | 5.06 | 47.65 | 0.11 | 27.16 | 0.67 |
| 6                                       | First State Bank                      | 10.60   | 2.10 | 24.27 | 4.03 | 51.66 | 0.20 | 45.52 | 0.80 |
| 7                                       | F & C Bank                            | 18.38   | 2.02 | 20.02 | 4.52 | 57.62 | 0.12 | 56.06 | 0.65 |
| 8                                       | Community Bank of Raymore             | 9.19    | 1.88 | 86.91 | 2.24 | 47.95 | 0.00 | 41.16 | 1.50 |
| 9                                       | FirstBank of Nebraska                 | 9.47    | 2.25 | 24.83 | 3.27 | 37.09 | 0.06 | 39.45 | 0.59 |
| 10                                      | Central State Bank                    | 5.22    | 1.91 | 20.91 | 4.04 | 52.43 | 0.07 | 31.18 | 0.79 |
| 11                                      | Charter Bank                          | (14.64) | 3.32 | 45.68 | 6.11 | 47.07 | 0.04 | 47.89 | 0.61 |
| 12                                      | The Bippus State Bank                 | 18.02   | 2.72 | 24.91 | 3.96 | 47.33 | 0.16 | 16.40 | 1.75 |
| 13                                      | The Union Bank of Mena                | 0.98    | 2.13 | 24.56 | 4.27 | 50.54 | 0.08 | 31.62 | 0.72 |
| 14                                      | Community Bank                        | 31.08   | 1.90 | 18.90 | 3.10 | 42.92 | 0.00 | 36.85 | 0.29 |
| 14                                      | Home State Bank                       | 4.78    | 2.06 | 24.56 | 4.04 | 55.17 | 0.56 | 35.30 | 1.28 |
| 16                                      | The Waggoner National Bank of Vernon  | 22.19   | 2.38 | 21.78 | 3.48 | 42.99 | 0.17 | 17.48 | 1.10 |
| 17                                      | CBank                                 | 15.19   | 1.66 | 14.93 | 3.74 | 58.43 | 0.00 | 38.59 | 0.42 |
| 18                                      | The Bank of Advance                   | 10.11   | 2.28 | 19.41 | 4.32 | 47.56 | 0.20 | 21.34 | 0.70 |
| 19                                      | Flatirons Bank                        | 22.68   | 1.42 | 18.15 | 3.91 | 54.82 | 0.00 | 33.66 | 0.27 |
| 20                                      | Bank of Kilmichael                    | 9.71    | 1.79 | 29.46 | 3.72 | 56.28 | 0.13 | 27.47 | 0.68 |
| 21                                      | Pony Express Bank                     | 8.14    | 1.82 | 21.27 | 3.81 | 49.58 | 0.00 | 26.35 | 0.28 |
| 22                                      | Louisiana National Bank               | 29.22   | 1.64 | 16.53 | 5.26 | 68.94 | 0.21 | 34.47 | 1.06 |
| 23                                      | Main Bank                             | (0.95)  | 2.31 | 29.41 | 3.89 | 37.37 | 0.00 | 30.26 | 0.10 |
| 24                                      | Western Bank                          | 11.45   | 2.37 | 25.85 | 2.61 | 53.85 | 0.16 | 47.81 | 0.66 |
| 25                                      | Bank of DeSoto, N.A.                  | 2.70    | 2.10 | 24.99 | 5.17 | 56.25 | 0.11 | 35.78 | 0.32 |
| 26                                      | Brighton Bank                         | (10.15) | 2.06 | 24.66 | 4.12 | 50.68 | 0.17 | 45.56 | 0.60 |
| 27                                      | CS Bank                               | 8.20    | 2.04 | 21.62 | 3.98 | 54.73 | 0.13 | 16.06 | 1.12 |
| 27                                      | Great American Bank                   | 49.00   | 1.83 | 12.98 | 4.51 | 56.54 | 0.00 | 29.14 | 0.31 |
| 27                                      | The First National Bank of Ballinger  | 4.00    | 1.59 | 20.94 | 3.75 | 58.25 | 0.05 | 38.91 | 0.51 |
| 30                                      | Wells Bank                            | 17.26   | 1.84 | 22.36 | 3.59 | 49.17 | 0.03 | 24.08 | 0.34 |
| 31                                      | TrustBank                             | 88.72   | 1.69 | 17.11 | 3.98 | 66.11 | 0.21 | 27.83 | 1.54 |
| 32                                      | The St. Henry Bank                    | 3.61    | 1.83 | 16.26 | 3.11 | 40.33 | 0.00 | 32.67 | 0.45 |
| 33                                      | Centinel Bank of Taos                 | 3.09    | 1.71 | 26.02 | 2.89 | 45.95 | 0.02 | 43.21 | 0.40 |
| 34                                      | Security State Bank                   | 30.63   | 2.17 | 21.40 | 3.73 | 42.70 | 0.12 | 19.65 | 0.37 |
| 35                                      | Bank of Holly Springs                 | 28.11   | 1.79 | 14.61 | 4.32 | 54.38 | 0.95 | 33.13 | 0.70 |
| 36                                      | HomeBank Texas                        | 5.64    | 1.72 | 17.77 | 3.75 | 53.26 | 0.07 | 47.07 | 0.26 |
| 37                                      | The Commercial Bank                   | (13.38) | 2.25 | 35.92 | 3.78 | 45.34 | 0.52 | 37.58 | 0.83 |
| 38                                      | FNB Picayune Bank                     | 3.50    | 2.05 | 19.35 | 3.76 | 53.62 | 1.40 | 33.27 | 0.99 |
| 39                                      | Community First Bank of the Heartland | (3.01)  | 1.77 | 19.74 | 3.49 | 55.24 | 0.19 | 34.95 | 1.00 |
| 40                                      | Waypoint Bank                         | (0.38)  | 1.89 | 20.69 | 3.61 | 49.32 | 0.03 | 31.47 | 0.33 |
| 41                                      | Arrowhead Bank                        | 20.36   | 1.29 | 18.29 | 2.91 | 59.18 | 0.01 | 42.61 | 0.59 |
| 41                                      | Peoples Bank                          | (3.51)  | 4.28 | 38.12 | 5.67 | 56.17 | 1.91 | 28.14 | 5.11 |

**PEER GROUP 4:**  
\$500 - 999 Million

**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **214**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **\$500 - 999 Million**

| Institution Name   | FDIC Cert. | City, State           | Assets (\$000) | Employees | Branches |
|--|------------|-----------------------|----------------|-----------|----------|
| Bank Forward   | 8941       | Fargo, ND             | 880,544        | 224       | 12       |
| Citizens Bank of Las Cruces                                | 20161      | Las Cruces, NM        | 923,407        | 122       | 7        |
| Citizens State Bank of La Crosse                           | 1513       | La Crosse, WI         | 510,869        | 75        | 4        |
| CNB Bank   | 2241       | Carlsbad, NM          | 621,648        | 78        | 3        |
| Dundee Bank  | 10643      | Omaha, NE             | 557,402        | 67        | 3        |
| First Community Bank of Central Alabama                    | 57124      | Wetumpka, AL          | 541,022        | 81        | 8        |
| First National Bank and Trust Company of Ardmore           | 4037       | Ardmore, OK           | 655,624        | 154       | 9        |
| Intracoastal Bank  | 58692      | Palm Coast, FL        | 550,214        | 40        | 2        |
| NewFirst National Bank                                     | 3183       | El Campo, TX          | 901,672        | 86        | 7        |
| Northeast Bank   | 16659      | Minneapolis, MN       | 732,844        | 65        | 3        |
| Peoples Community Bank                                     | 22394      | Greenville, MO        | 650,610        | 128       | 16       |
| PromiseOne Bank  | 58657      | Duluth, GA            | 619,217        | 91        | 6        |
| Quantum National Bank                                      | 34110      | Suwanee, GA           | 659,711        | 70        | 3        |
| The Bank and Trust, S.S.B.                                 | 1184       | Del Rio, TX           | 570,107        | 119       | 5        |
| The Bank of Old Monroe                                     | 1655       | Old Monroe, MO        | 595,005        | 72        | 5        |
| The Citizens Bank  | 1164       | Farmington, NM        | 834,104        | 112       | 6        |
| The Citizens National Bank of Bluffton                     | 6531       | Bluffton, OH          | 966,843        | 156       | 9        |
| The First National Bank and Trust Co., Chickasha, Oklahoma | 4062       | Chickasha, OK         | 986,168        | 155       | 10       |
| The First National Bank of Bastrop                         | 3091       | Bastrop, TX           | 956,618        | 129       | 6        |
| Western Commerce Bank                                      | 18389      | Carlsbad, NM          | 617,420        | 82        | 10       |
| WoodTrust Bank   | 5335       | Wisconsin Rapids, WI  | 649,801        | 89        | 5        |
| Yampa Valley Bank  | 35407      | Steamboat Springs, CO | 522,041        | 68        | 2        |

**Sub-S Top Ten Percent: How They Rank**

|                          |      |      |       |      |       |      |       |      |
|--------------------------|------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 4.78 | 1.91 | 23.49 | 3.65 | 50.47 | 0.16 | 32.78 | 0.76 |
| Top Ten Percent: Average | 8.51 | 2.05 | 24.11 | 3.66 | 49.91 | 0.19 | 32.24 | 0.79 |
| All Banks: Median        | 1.00 | 1.36 | 15.45 | 3.27 | 62.00 | 0.20 | 27.48 | 0.57 |
| All Banks: Average       | 2.63 | 1.35 | 15.51 | 3.28 | 61.31 | 0.33 | 28.32 | 0.64 |

**CB Scorecard Key Performance Indicators**

| RK | Institution Name   | AGR    | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII  |
|----|--|--------|------|-------|------|-------|------|-------|------|
| 1  | Citizens State Bank of La Crosse                           | 26.15  | 2.72 | 30.53 | 3.98 | 42.65 | 0.29 | 26.85 | 1.01 |
| 2  | Citizens Bank of Las Cruces                                | 4.05   | 1.92 | 24.92 | 3.41 | 53.71 | 0.00 | 41.74 | 0.93 |
| 3  | Quantum National Bank                                      | 5.51   | 2.52 | 25.46 | 4.47 | 45.78 | 0.00 | 34.50 | 0.36 |
| 4  | Dundee Bank  | 32.26  | 2.06 | 22.93 | 3.96 | 52.87 | 0.16 | 21.23 | 1.17 |
| 5  | The First National Bank and Trust Co., Chickasha, Oklahoma | 17.13  | 2.03 | 18.58 | 3.79 | 45.25 | 0.30 | 32.64 | 0.76 |
| 6  | The Citizens National Bank of Bluffton                     | (0.66) | 2.60 | 25.27 | 4.04 | 47.98 | 0.24 | 32.91 | 1.00 |
| 7  | Yampa Valley Bank  | 2.43   | 1.84 | 25.72 | 3.67 | 51.84 | 0.07 | 42.03 | 0.51 |
| 8  | WoodTrust Bank   | 26.49  | 2.78 | 32.95 | 2.74 | 43.40 | 0.38 | 25.34 | 2.68 |
| 9  | PromiseOne Bank  | 8.67   | 2.48 | 23.32 | 3.94 | 44.40 | 0.45 | 20.06 | 1.12 |
| 10 | CNB Bank   | 48.04  | 2.02 | 22.96 | 3.82 | 50.65 | 0.16 | 3.91  | 0.68 |
| 11 | Intracoastal Bank  | 9.72   | 1.66 | 26.99 | 3.40 | 50.29 | 0.00 | 29.87 | 0.14 |
| 11 | Northeast Bank   | 0.99   | 1.72 | 22.53 | 3.51 | 52.82 | 0.16 | 38.02 | 0.58 |
| 13 | The Bank of Old Monroe                                     | (0.65) | 1.89 | 27.57 | 3.17 | 44.18 | 0.01 | 30.81 | 0.51 |
| 14 | The First National Bank of Bastrop                         | 14.61  | 1.66 | 21.47 | 3.31 | 55.20 | 0.35 | 41.17 | 0.61 |
| 15 | Western Commerce Bank                                      | (4.46) | 1.81 | 23.65 | 3.78 | 52.15 | 0.08 | 40.08 | 0.44 |
| 16 | NewFirst National Bank                                     | (1.71) | 2.37 | 23.27 | 4.16 | 44.18 | 0.42 | 37.23 | 0.43 |
| 17 | First National Bank and Trust Company of Ardmore           | 13.02  | 1.30 | 16.44 | 3.62 | 66.34 | 0.03 | 38.12 | 0.76 |
| 18 | Peoples Community Bank                                     | 9.64   | 2.62 | 16.17 | 4.29 | 40.73 | 0.33 | 17.74 | 0.77 |
| 19 | Bank Forward   | 1.70   | 1.67 | 17.06 | 3.34 | 66.58 | 0.01 | 29.99 | 1.89 |
| 20 | First Community Bank of Central Alabama                    | (8.28) | 1.64 | 30.21 | 3.32 | 56.40 | 0.18 | 51.80 | 0.87 |
| 21 | The Citizens Bank  | (3.16) | 1.75 | 29.25 | 2.94 | 48.19 | 0.03 | 32.24 | 0.65 |
| 22 | The Bank and Trust, S.S.B.                                 | (2.49) | 1.40 | 21.20 | 3.06 | 64.68 | 0.00 | 40.41 | 1.28 |

**PEER GROUP 5:**  
**\$1 - 5 Billion**
**Sub-S Top Ten Percent: Who They Are**

Number of Institutions in Peer Group: **108**  
 Institution Type: **Commercial Bank, Savings Bank/Thrift**  
 Corp Status: **Subchapter S Corporation**  
 Asset Size: **\$1 - 5 Billion**

| Institution Name                     | FDIC Cert. | City, State      | Assets (\$000) | Employees | Branches |
|--------------------------------------|------------|------------------|----------------|-----------|----------|
| Benchmark Bank                       | 19215      | Plano, TX        | 1,262,559      | 164       | 8        |
| CFG Community Bank                   | 34294      | Lutherville, MD  | 3,214,610      | 210       | 2        |
| Citizens Bank                        | 14851      | Elizabethton, TN | 1,089,015      | 229       | 12       |
| First American Bank                  | 2240       | Artesia, NM      | 1,857,096      | 254       | 19       |
| First National Bank of Central Texas | 3325       | Waco, TX         | 1,322,585      | 96        | 5        |
| NBKC Bank                            | 35014      | Leawood, KS      | 1,093,114      | 441       | 4        |
| North American Banking Company       | 34836      | Roseville, MN    | 1,076,915      | 89        | 5        |
| TexasBank                            | 19559      | Brownwood, TX    | 1,472,313      | 287       | 12       |
| The Bank of Hemet                    | 21606      | Riverside, CA    | 1,004,552      | 80        | 6        |
| Wallis Bank                          | 20845      | Wallis, TX       | 1,100,938      | 186       | 13       |
| WestStar Bank                        | 32941      | El Paso, TX      | 2,796,144      | 327       | 14       |

**Sub-S Top Ten Percent: How They Rank**

|                          |       |      |       |      |       |      |       |      |
|--------------------------|-------|------|-------|------|-------|------|-------|------|
| Top Ten Percent: Median  | 12.16 | 2.19 | 23.56 | 3.39 | 51.03 | 0.18 | 40.07 | 1.10 |
| Top Ten Percent: Average | 35.67 | 2.71 | 27.26 | 3.68 | 50.34 | 0.15 | 38.66 | 2.59 |
| All Banks: Median        | 3.20  | 1.45 | 17.62 | 3.11 | 59.29 | 0.15 | 27.78 | 0.72 |
| All Banks: Average       | 4.19  | 1.51 | 17.65 | 3.13 | 59.05 | 0.25 | 28.60 | 0.94 |

**CB Scorecard Key Performance Indicators**

| RK | Institution Name                     | AGR    | ROAA | ROAE  | NIM  | ER    | NPA  | NIBD  | NII   |
|----|--------------------------------------|--------|------|-------|------|-------|------|-------|-------|
| 1  | CFG Community Bank                   | 44.07  | 3.30 | 35.49 | 5.14 | 41.40 | 0.30 | 27.76 | 1.11  |
| 2  | WestStar Bank                        | 14.43  | 1.91 | 20.86 | 3.46 | 51.77 | 0.01 | 44.22 | 0.77  |
| 3  | Wallis Bank                          | (1.84) | 3.09 | 30.55 | 4.85 | 47.06 | 0.28 | 51.51 | 1.52  |
| 4  | The Bank of Hemet                    | 8.22   | 2.04 | 23.35 | 3.31 | 39.69 | 0.00 | 39.35 | 0.39  |
| 5  | TexasBank                            | 207.70 | 2.34 | 20.42 | 4.60 | 56.42 | 0.20 | 29.69 | 1.44  |
| 6  | First National Bank of Central Texas | 4.16   | 1.83 | 23.76 | 3.21 | 47.36 | 0.03 | 36.72 | 0.74  |
| 7  | Citizens Bank                        | 3.85   | 2.84 | 22.03 | 4.46 | 54.99 | 0.19 | 21.61 | 2.48  |
| 8  | North American Banking Company       | 26.66  | 1.44 | 34.17 | 2.19 | 51.47 | 0.07 | 46.46 | 1.09  |
| 9  | NBKC Bank                            | 9.89   | 6.58 | 39.13 | 2.48 | 62.67 | 0.25 | 48.44 | 15.69 |
| 11 | First American Bank                  | 39.51  | 1.70 | 22.88 | 3.07 | 50.59 | 0.17 | 40.79 | 0.65  |